



**SHE LEADS
BHARAT**

Elevating women leaders to build thriving, future-proof rural communities: One entrepreneur at a time

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Frontier Markets

Overview

October 2023

Agenda

Overall Intro to Frontier Markets

Rural Challenge

Solution

Saheli Model: Deep Dive

Platform Model: Deep Dive

Partnerships and Case Studies

She-Leads Bharat: Growth Vision



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Our Rural, Gender-smart 'Blueprint' (our Model)

Frontier Markets was launched in 2011 with the goal to ensure that all rural women, households, and communities have **access to the opportunities, resources, products and services they need to thrive.**

App-in-hand, we work with women entrepreneurs in India and with our global partners to create the world's **most valuable solutions gateway to rural communities.** Together, we provide a trusted, seamless connection to the rural customer.

Over the years, Frontier Markets developed a unique 'blueprint' for serving rural communities and markets:

I | BUILD A GENDER-SMART ECOSYSTEM



Provide a strong **enabling environment** for rural collaboration - consisting of trusted partners, our Meri-Saheli digital infrastructure & team of expert practitioners

II | ONBOARD SAHELI'S



Onboard **women entrepreneurs** through training and digitization support ~ to them and to the networks and organisations they are part of

IV | KNOW (Y)OUR MARKET(S)

Gather **actionable data and insights** about the context, perspectives, and needs of rural women and their communities ~ collected daily by our Saheli's



III | DELIVER SOLUTIONS



Design, demonstrate, and deliver **quality solutions** in training, digital inclusion, banking, clean energy, home & healthcare, financial & government services to rural communities, and support women agripreneurs, mothers, and small women businesses.

Frontier Markets has been elevating women entrepreneurs across India



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Our vision is to help bridge the access gap of services and people to help address life challenges and drive elevated income opportunities to help rural families thrive.

We believe the best way to make this happen by investing in rural women to become Sahelis: Digitally savvy entrepreneurs who bring quality products and services to their communities.

Powered by our Meri Saheli Platform products and services - related to homecare, health, agriculture, banking, and clean energy - were channeled to improve lives with a gender lens supporting rural women to thrive.



Frontier Markets in Numbers, dd. Dec '22:



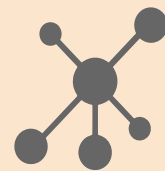
30k+

Women
Entrepreneurs



30Mn

Income generated
thru the platform



5000

Villages
served



3 MN

Rural Households
reached



50MN+

solutions
delivered

Our Journey from “Doing” to “Enabling” – From Entrepreneur to Ecosystem



Since its 2011, **Frontier Markets** has shifted its focus from being a solution provider in clean energy, to an enabler of (women-led) shared action and change through its assisted social commerce platform



2011
Frontier Markets is founded as a clean energy, end-to-end solution provider



2015
2K Saheli's have joined FM, proving our assisted social commerce model



2019
Our Meri-Saheli tech platform is launched as a critical bridge to rural markets



Jan 2023
She-Leads Bharat is announced at the World Economic Forum in Davos



SHE LEADS BHARAT : UDYAM
SHE LEADS BHARAT : CLIMATE SOLUTIONS

Summer 2030
She-Leads Bharat Climate Solutions - She-Leads Bharat Udyam



Rural Challenge

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Challenge: Systemic gaps in India



1. Gender Economic Empowerment

Rural Women in India do not have access to long-term sustainable income opportunities

<20%

Rural women engaged in formal economic activities²

80%

Share of total Job losses in April 2021 accounted for by Women in Informal sector³

- One of the **lowest female labour force participation rates** in the world
- Inability of rural women to access minimum wage jobs outside their villages due to the **burden of unpaid care** and household work
- Existing government and private interventions, while having created a large SHG network, **have been largely unsuccessful w.r.t providing** sustainable income opportunities for women
- **Disproportional effect of COVID on rural women**, further accentuating all these factors

¹Macrotrends.net

²Observer Research Foundation

³Centre of Monitoring Indian Economy

2. Rural Access

Rural Women in India need solutions to address their daily life challenges

400_{MN}

Rural Women with limited access to relevant products and services¹

- Limited reach of **existing e-commerce solutions to Tier- 3/4 towns**
- **Limited relevance of mainstream products and services** for use in rural India lacking a gender lens
- Heavily impacted rural supply chains and reduced access to markets due to COVID, resulting in **unavailability of critical products**
- **Low resilience** without access to quality services to address challenges in health, energy, finance, and agri to help women thrive

Gaps in Rural India: Market Lens Perspective



1. Women as Entrepreneurs

Rural women in the agriculture, SHG, small business space are eager to thrive with solutions but are facing several challenges

Factors that put rural India at a disadvantage:

1 | Education gap

Unaware of opportunities, and impact-smart solutions or ways to protect against challenges

2 | Access gap

Affordable solutions are either unavailable or are not 'fit-for-purpose'

3 | Affordability gap

Underlying product economics do not square with what rural households can typically afford

4 | (Job) opportunity gap

Working populations are too far removed from structured opportunities, despite rising interest

2. Market Level Challenges

In turn, market actors struggle to serve rural communities with relevant solutions

Structural barriers to market success:

1 | Insight gap

Market players lack relevant, reliable customer insights to serve and inform rural customers well

2 | Design gap

Lack of rural experiences, capabilities, or testing opportunities complicate effective solution design

3 | Access gap

Solution providers struggle to promote their products given distance, low rural digital capabilities and a lack of trust in suppliers

4 | Profitability gap

Market economics often don't clear given low wallet value and high end-to-end sales costs

3. Limited research capabilities


Most of the consumer insights players have limited research capabilities in Rural India

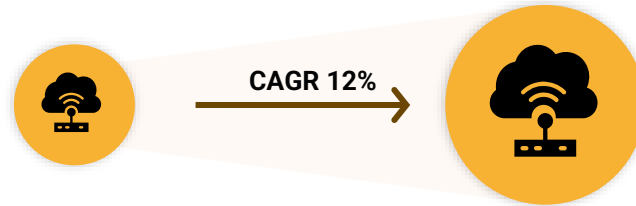
Research/Customer Insights Gap

- **Sub contracting (layers)** leading to communication gaps & loss of contextual data
- Analysing data without **understanding the context**
- **Lack of accountability** towards strategies developed basis data
- **Lack of capability** to design complete solution & limited experience with rural customers

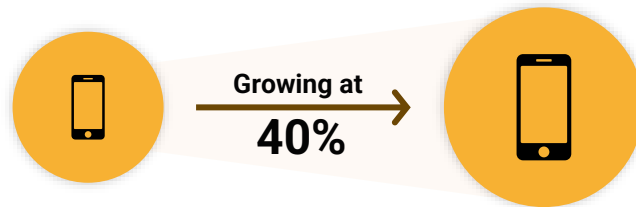
Digital Opportunity: Rural India's Digital Surge Opens Digital Payments and Fintech Opportunities at a high growth rate



 Active Internet Users



 Smart Phone Users



~10x growth in Digital Payments

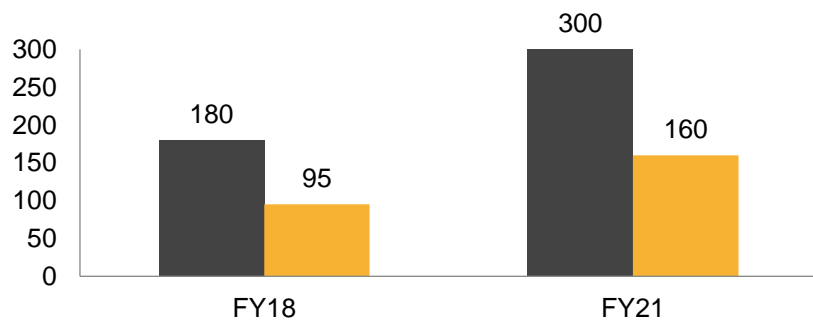
~100 Mn users on Google Pay / Phone Pay

Retail Digital Lending is growing at **~43%** CAGR

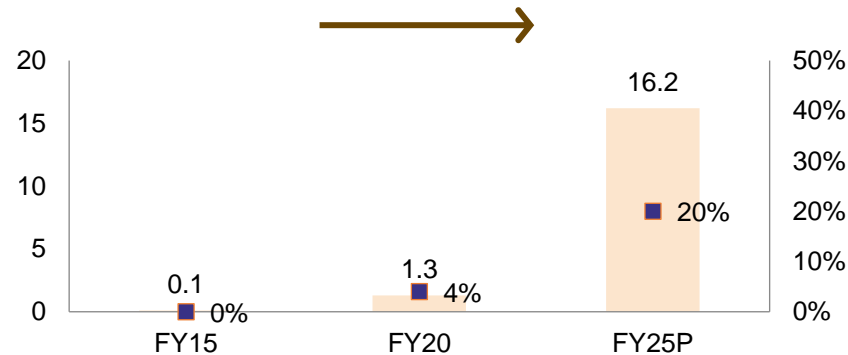
30% Retail transactions done digitally

44th Rank on Global Digitalization Index

Better access to infrastructure with digital payment and e-commerce platform will drive growth in online shoppers

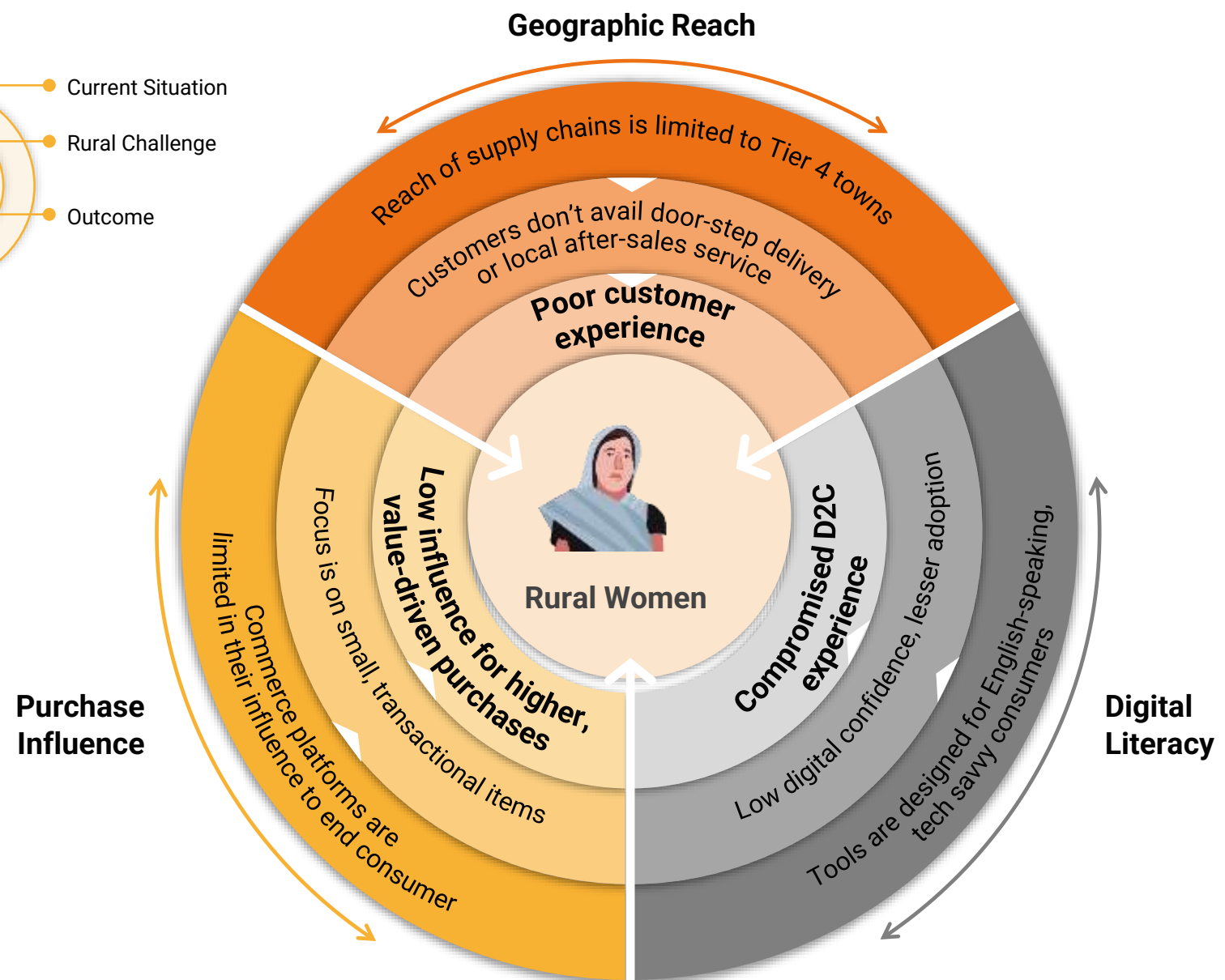
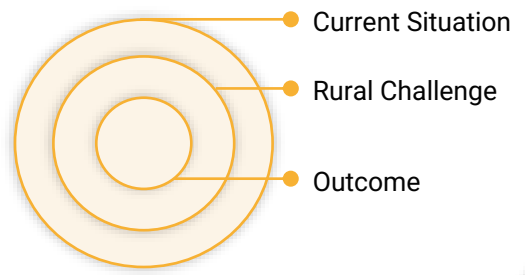


- Digital share in Indian Retail Insurance (Life + General) is projected to rise rapidly



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Existing solutions are not designed to address this rural customer



Key Pain Points

- Fragmented market and inability of the rural women to read & write digitally
- Most market solutions focus only on B2B but not connecting to women
- Rural women want to have an interaction before buying any products / services



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Solution

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Frontier Markets Model: A shared platform: with, by, and for women



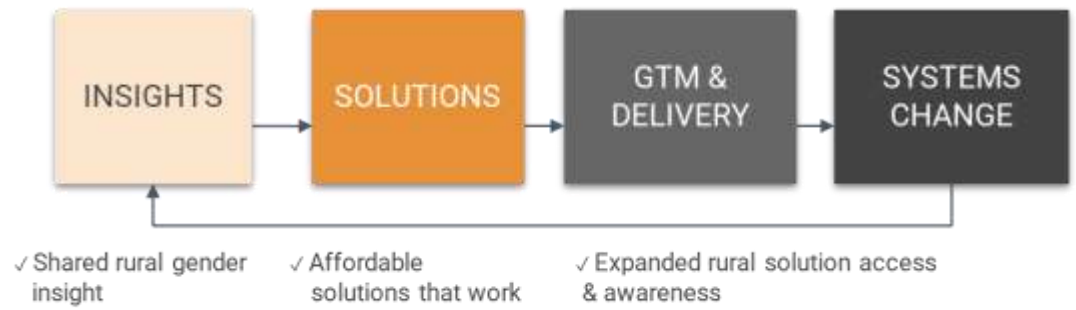
Elevating rural women as the impact solvers of our time - through insight-driven, tech-enabled solution design, delivery & shared action



- ✓ Digitally trained
- ✓ Collect rural household data
- ✓ Generate demand for solutions
- ✓ Facilitate access to products & services
- ✓ Earn off data collection and commissions



- ✓ Capacity building
- ✓ Data collection
- ✓ Marketplace (E-Commerce)
- ✓ Doorstep delivery tool
- ✓ Data management system with 100% accurate contextual data



Rural women can bridge the gaps

Women are disproportionately affected by all challenges. They are also uniquely positioned to bridge the gap between market and community

Rural women bridging the gap:

Especially rural communities are ill equipped to address & adapt to the effects of climate change

Factors that put rural in

1 | Education gap

Households are unaware of solutions or ways to pro

2 | Access gap

Affordable climate solu unavailable or are not 'f

3 | Affordability gap

Underlying product eco what rural households

4 | (Job) opportunity gap

Working populations are 'green job' opportunities

In turn, market actors struggle to serve rural communities with quality climate-solutions

Structural barriers to climate market success:

1 | Insight gap

Market players lack relevant, reliable customer insights to serve and inform rural customers well

2 | Design gap

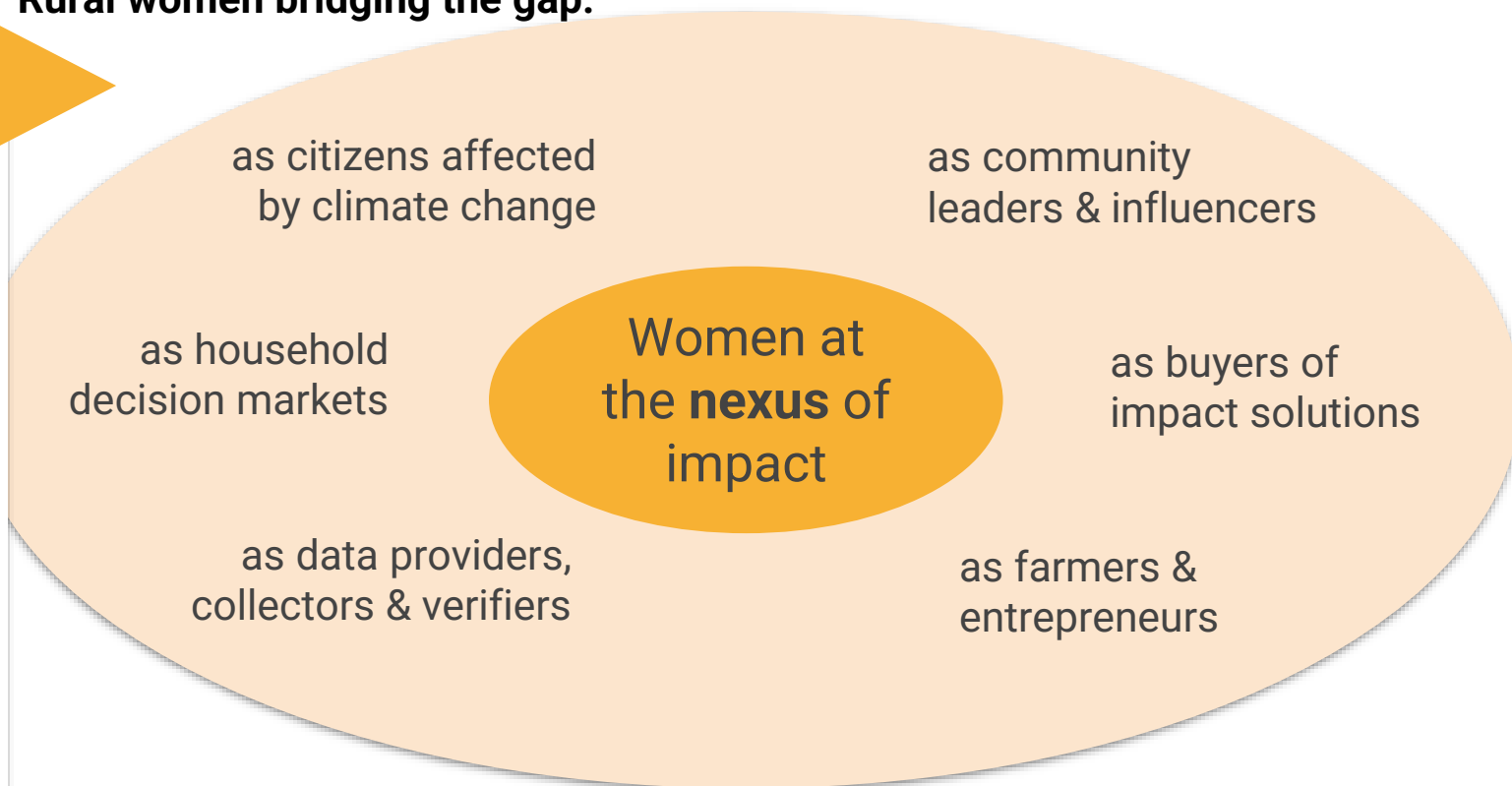
Lack of rural experiences, capabilities, or testing opportunities complicate effective solution design

3 | Access gap

Solution providers struggle to promote their products given distance, low rural digital capabilities and a lack of trust in suppliers

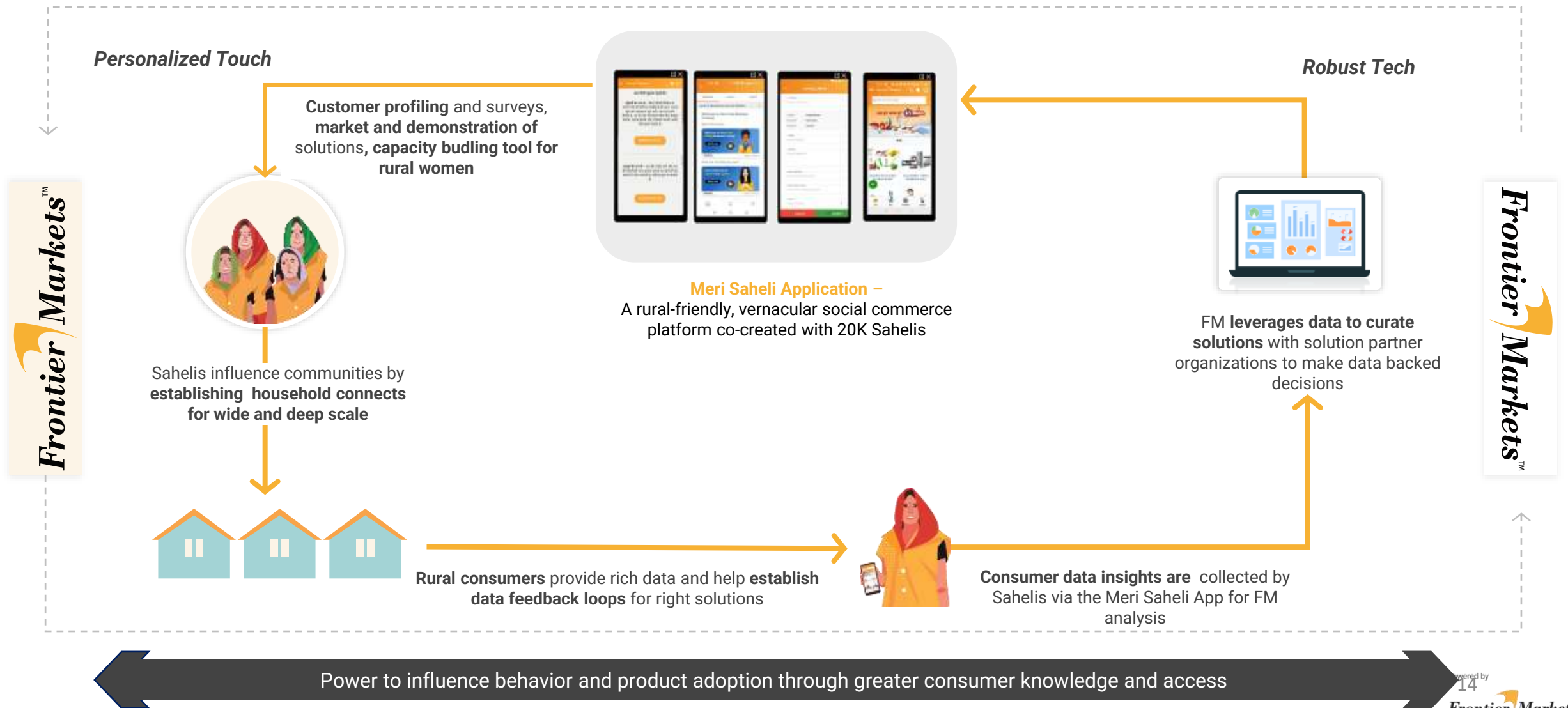
4 | Profitability gap

Market economics often don't clear given low wallet value and high end-to-end sales costs



Source: Frontier Markets analysis, 2023; Important foundational reports and research efforts:

The initiative leverages FM's **robust technology** and **personalized touch** to create a virtuous cycle for rural women & their communities: One Saheli at a time



Saheli – The Influencer



Part of the same village community, has access to neighborhood women



Ability to shape the decisions of individual woman & drive adoption of products & services



Does Market Activations & Trials by mobilizing TG and communicates brand features & benefits



Is able to strike conversations easily, shares solutions based on her knowledge & experience, connecting it with products & services

Bringing together all impact-oriented solutions through partnerships on the Platform



Training and Certification Programs



E-Governance Services



Digital Payments and Financial Solutions



Health & Hygiene Solutions & Services



Homecare and Essentials



Appliances and E-Commerce



Agriculture Solutions



Climate Solutions

She Leads Bharat has identified 3 key market domains: **Financial inclusion**, **Inclusive Climate Solutions**, and **Inclusive Health & Wellbeing**



Working together to create economic opportunities India's 15.7Mn small women businesses - with parallel financial inclusion initiatives to design solutions for women SHGs.

- ✓ Digital Payments
- ✓ Financial Services (Loans, Savings, Insurance)
- ✓ E-Commerce
- ✓ Training and Certification Programs
- ✓ E-Gov Services

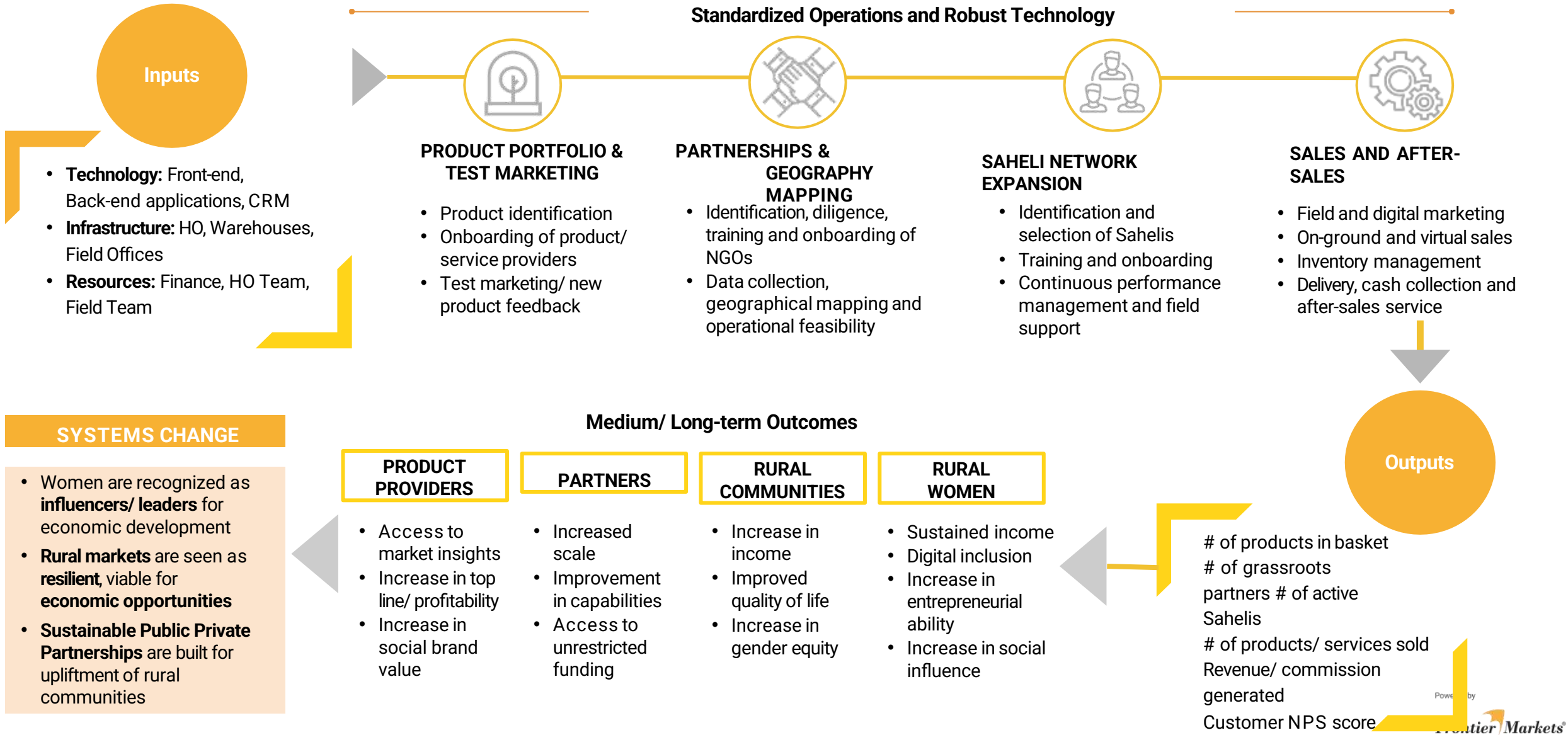
Elevating women as the climate solvers of our time with an initial focus on India's 80 MN small women farmers via smart agri, clean energy, and finance

- ✓ Smart Agriculture Pilots
- ✓ Decentralized Renewable Energy Appliances
- ✓ Climate Insurance
- ✓ Clean Cooking and Carbon Incentives
- ✓ Circular Economy

Supporting India's domain leaders in health to address rural, last mile healthcare challenges through our She Leads Bharat platform of women, tech and insight

- ✓ WASH
- ✓ Child Nutrition and New Mothers
- ✓ Essential Services
- ✓ Health Awareness
- ✓ Health Insurance

Our Theory of Change



Summary of Challenges. To Our Solution



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Today's Rural Reality in India

- **Rural access gap** | Essential climate- and gender-smart products & services don't reach India's rural households
 - ~800mn people have limited access to relevant products and services
 - Climate-smart solutions do not reach rural customers or meet their demands
 - The needs of women (rural) customers are insufficiently met by market players
- **Gender Empowerment** | Rural women don't reach their potential and operate on the fringes of rural economies
 - Less than 20% of rural women in India are engaged in formal economic activities
 - ~80% of all job losses in the informal sector are accounted for by women
- **Green jobs** | "Green job" opportunities don't reach rural workers despite growing economic activity

Today's Market Reality

- **Insight gap** | Market players lack relevant, quality customer insights to serve rural customers well
 - Today's data reports lack contextual insight
 - Available data is often not verified or reliable
 - Lack of rural experiences and capabilities complicate effective solution design
- **Access gap** | They struggle to promote and market their products effectively to rural customers
 - Inability to target and reach rural households
 - Low digital capabilities limit online outreach
 - Uptake of durable solutions often require education, not straight up sales
 - Limited trusted promotion channels available
- **Profitability gap** | Serving rural markets profitably remains a challenge given low wallet value and high end-to-end sales costs

Our Frontier Markets Solution

Frontier Markets (FM) offers a trusted end-to-end, seamless connection to India's rural customers. Via our women 'Saheli' community and our Meri- Saheli technology, we help our clients to:

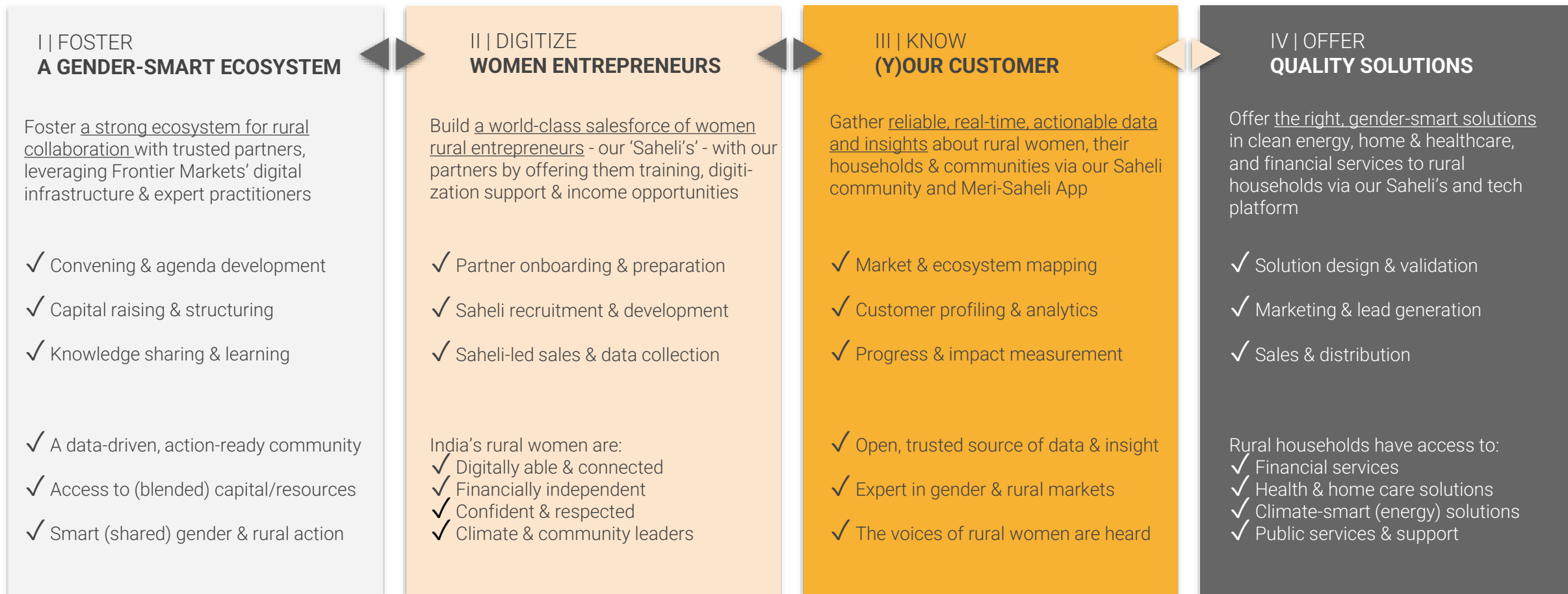
- Deepen their understanding of rural women and households through validated, real-time insights
- Optimize their go-to-market activities by applying our "4D solution": A facilitated, collaborative process whereby we discover, design, develop & deliver high- impact solutions with our clients
- Instantly improve their lead-generation and rural sales via our trusted FM distribution platform

She-Leads Bharat (SLB) Collective | To stimulate continuous learning, collaboration, and development of 'blended delivery solutions', all FM clients, partners, and investors are invited to join our SLB Learning Collective, a trusted community of 40+ leading organizations who share a commitment to women and inclusion.

Our Frontier Markets Model | In Detail

A tested blueprint for serving rural markets that includes 4 pillars of work

PILLARS
ACTIVITIES
OUTCOMES





The Saheli Model

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Saral Jeevan Sahelis at Frontier Markets

- Rural customers are digitally illiterate and require a face or human interaction to buy from & to make payments to.
- The key element is TRUST, a local influencer from the immediate community brings in a lot of credibility towards creating ‘demand pull’ consumer insights & consumer behavioral patterns. The SAHELI drive change by leveraging her social influence with in her community and helping rural consumers to access products & services.

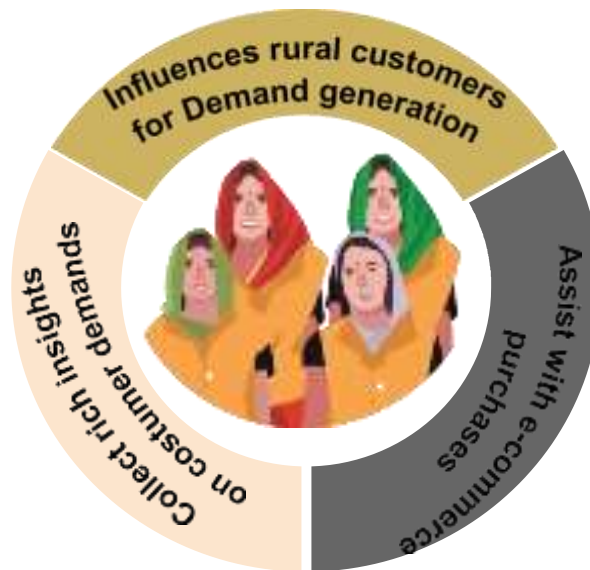
Requirements & Characteristics

- ✓ Age : 18 ~ 45 years
- ✓ Marital status : Un Married or Married
- ✓ Should possess a smart phone
- ✓ Should be part of SHG, financially literate, permission to work from family
- ✓ Should be an influencer in the community/ village & should be recognized there – in order to build trust.
- ✓ Should be a resident in the community/ village she serves & able to list her area of influence

Recruitment & Training

- ✓ Recruitment is outsourced to NGOs who shortlist 5 candidates for every 3 positions. (If Saheli leaves in 1 month NGO does not get paid).
- ✓ Candidates selected from SHGs since SHGs invest in capacity building, trainings etc. & 80% Of rural women are part of SHG.
- ✓ Once selected FM invites Saheli for a 3 day intensive training program at the district office, where FM trains Sahelis in how to be an entrepreneur, to being a Saheli, Roles & responsibilities, how to collect data, how to sell products, etc.

FM’s Saheli Initiative



Trust + Influence



Roles & Responsibility

- ✓ In charge of 50 ~ 100 households within 1 ~ 2 kms radius from her residence
- ✓ Collect data (GTM projects), showcase products, generate leads/ demand, feedback & participate in marketing activities
- ✓ Assist delivery & ensure payment collection
- ✓ Saheli’s KPIs-
 - No. of households onboarded
 - Data collection & participation in marketing activities
 - Carrying out experiential marketing

Value Proposition

Benefit To FM

- ✓ High retention rates (<95%)
- ✓ Do not default and risk her reputation & social influence
- ✓ Sahelis are able to better connect as end customers are generally women
- ✓ Lower cost of customer acquisition
- ✓ Ability to build TRUST based relationship

Benefit To Saheli

- ✓ Higher income potential (4x compared to similar opportunities)
- ✓ Recognition (entrepreneur) in local community
- ✓ Financial independence

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Impact: Socially and economically empowered women



Saheli's become tech-savvy entrepreneurs with sharp business acumen



Saheli's start making significant contributions to their household income



Saheli's become local leaders and are able to influence investment decisions in their communities



Meet **Rajni**, a proud Saral-Jeevan Saheli!

Rajni, a 38 year old from a small village called Shivana in Rajasthan lost her job as a teacher amid the nationwide COVID-19 induced lockdown. In early 2021, Rajni came across Frontier Markets and has been associated with us ever since.

Now she orders durable quality products for her neighborhood at affordable prices from our Meri Saheli Application. She feels empowered and confident bring about a positive change in her village!

INR 1.5L

income earned since
Feb 2021

150

rural consumers reached

10,500

solutions delivered

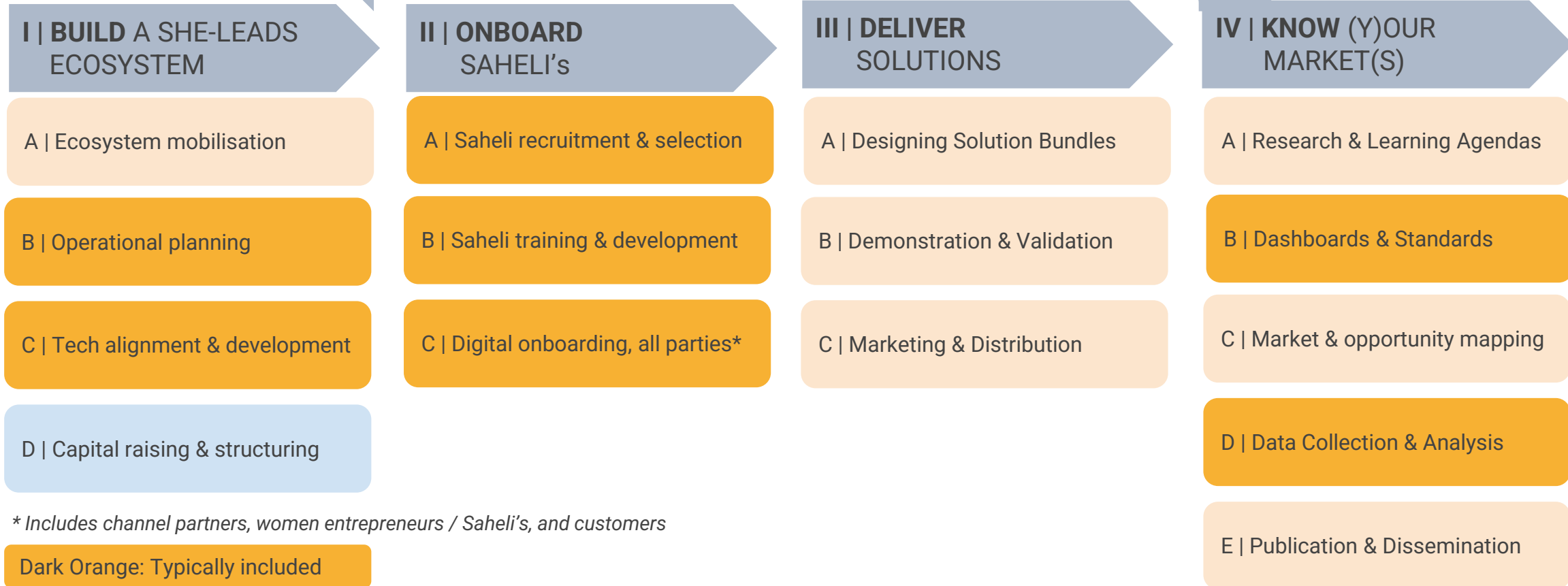
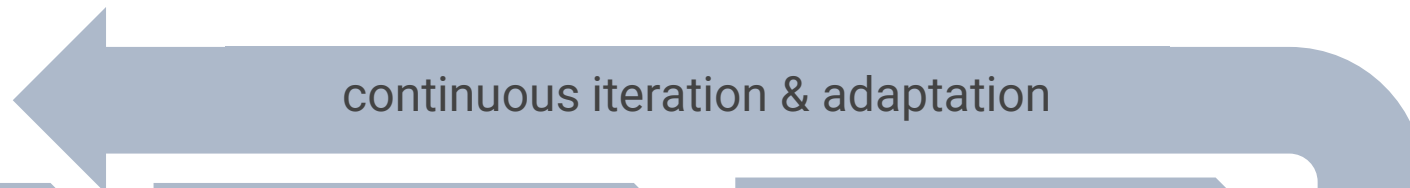
*"I am grateful to Frontier Markets and the kind of progressive, sustainable livelihood opportunity they have given me. I lost hope, now I have direction. People come to me with their problems. **I am the solution**"*

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Offering I - Digital Transformation

Transform organization(s) and impact by adopting our Meri-Saheli social (commerce) technology platform



* Includes channel partners, women entrepreneurs / Saheli's, and customers

Dark Orange: Typically included

Operating Model: Establishing a strong foundation of women entrepreneurs, supply chain, and sales activities within 16 months to sustain model



Particulars	Cost (INR)
Capital Expenditures	6,12,196
One time setup cost	25,335
Operating Expenses	66,94,465
Admin + ME (10%)	7,33,332
Total Funds Requested	80,65,828
Total Leads Generated	1,92,000
Total Products Sold	1,94,600
Total Turnover	11,85,93,118
Total Revenue	79,66,463
Total Commission	1,19,21,173
Break Even Value (16 months)	10,02,471

Breakup of funding for 1 Branch – Block Level Economics – 500 Sahelis Impacting 25,000 Families in 16 months

Rs. 16,831 per Saheli Investment



Platform Model: Deep Dive

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Tech Features: An Open-Data Platform, integrating all services in a single-entry point to help facilitate training, collect surveys, conduct awareness campaigns, end to end marketplace from lead generation to fulfillment all with real time data management



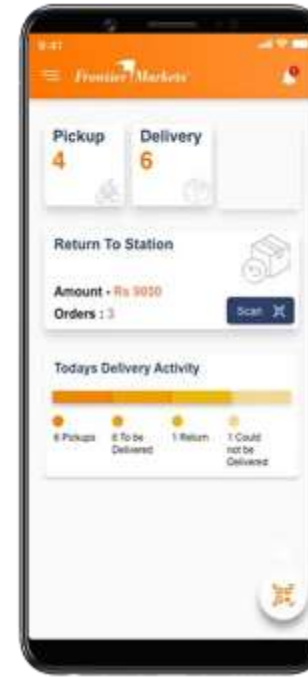
Capacity Building



Data Collection Tool



Market Place (E-commerce)
Doorstep Delivery Tool



Data management system
extracting contextual, 100% accurate data

The Collected Data helps in supporting Sahelis with Awareness Campaigns, Digital Marketing, and Customized Communication



Local character videos to promote concept/product/services



Concept logos



Explanatory notes to promote a new concept



IVRs with CTA



Whatsapp for awareness & conversion

सरल जीवन सहेली स्टॉकिस्ट बनने के फायदे

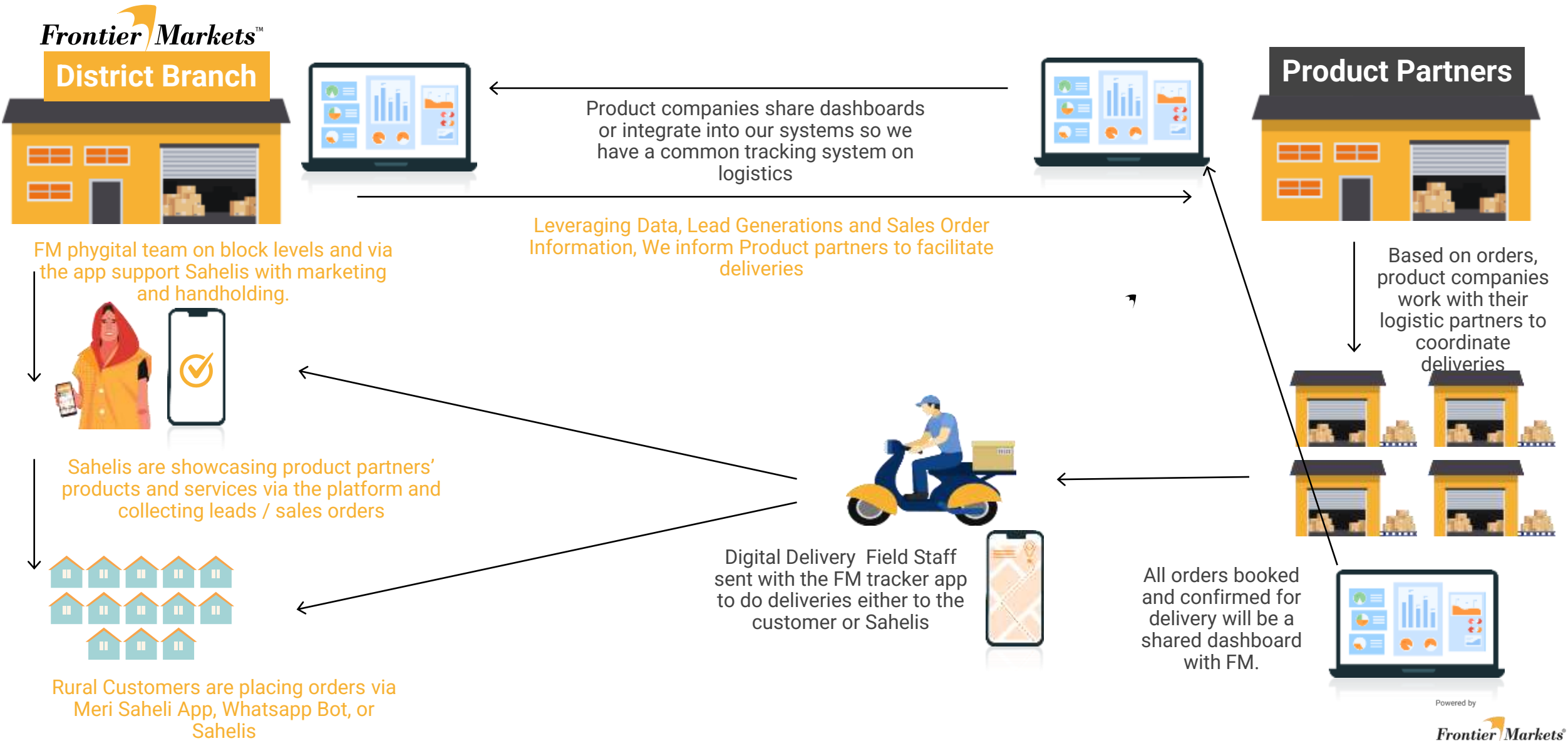


Storyboards for better relevance and context setting



Teaser Campaigns before launch of products

Delivery Model: FM's tech is used by all partners, but FM using its assets, Saheli and Tech to then support Suppliers' existing distribution partners



Overall Model: End to end platform to provide opportunities for partners, drive income opportunities for women, and helping the ecosystem provide solutions for women



Integrated value proposition across our partners, NGOs, and rural women

continuous iteration & adaptation

I | BUILD A SHE-LEADS ECOSYSTEM

Our promise to delivery organizations (e.g., NGOs, cooperatives)

Digital Transformation

Deepen & Scale your impact by introducing our Meri-Saheli social (commerce) platform to your organization and community

Our promise to coalitions working in our 3 impact areas - i.e., Clean energy access; Financial access & security; Health & homecare

Optimizing Access

Expand your impact by embracing a shared action and learning agenda & by integrating our Meri-Saheli platform into your work

II | ONBOARD SAHELI'S

III | DELIVER SOLUTIONS

Our promise to product and service (solution) providers

Go-to-Market

Access & Serve rural markets effectively through our Meri-Saheli rural social (commerce) platform and women salesforce

IV | KNOW (Y)OUR MARKET(S)

Our promise to knowledge & learning organizations

Inclusive Insights

Uncover live, deep, verified insights about the needs of rural women and communities

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Partnerships and Case Studies

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Women (Saheli) Group/Network & its Advantages

- Self Help Groups (SHGs) can be defined as self governed, peer controlled information group of people with similar socio- economic background and having a desire to collectively perform common purpose.
- Women's SHGs are being supported by Government of India's National Rural Livelihoods Mission (NRLM) which is co-financed by the World Bank. NRLM has scaled up the SHG model across 28 States & 6 UTs, reaching more than 72 million women.

What are Women Self Help Groups (SHGs)?

- SHGs are informal associations of women who choose to come together to find ways to improve their living conditions.
- Villages face numerous problems related to poverty, illiteracy, lack of skills, lack of formal credit etc. These problems cannot be tackled at an individual level and need collective efforts.
- Thus, SHG can become a vehicle of change for the poor and marginalized. SHG rely on the notion of “Self Help” to encourage self-employment and poverty alleviation.

India's SHG Journey

1972

India's earliest SHG, Self Employed Women's Association (SEWA) in Ahmedabad, worked with poor, self-employed women in the informal sector

1990s

National Bank for Agriculture & Rural Development (NABARD) in India started supporting SHGs

1999

Government launched formal programme to encourage SHGs, called the Swarnajayanti Gram Swarozgar Yojana (SGSY), but the programme failed

FY 2010-11 onwards

- SGSY was revamped as the National Rural Livelihoods Mission (NRLM, now DAY-NRLM), with an aim to ensure that at least one woman member from each rural poor household is brought into women SHGs.
- **Under DAY - NRLM programme**, Revolving Funds of INR 10~15,000/SHG & Community Investment Support Fund upto INR 0.25 mn/SHG is provided to all SHGs every year.
- As of Feb 2021, 72.6 mn women have been mobilized into 6.6 mn women SHGs.

Benefits

- ✓ **Social Integrity** – SHGs encourages collective efforts for combating practices like dowry, alcoholism etc.
- ✓ **Gender Equity** – SHGs empowers women & inculcates leadership skill
- ✓ Formation of SHGs has a **multiplier effect** in improving women's status in society
- ✓ **Voice to marginalized section**
- ✓ **Financial Inclusion** - Priority Sector Lending norms and assurance of returns incentivize banks to lend to SHGs
- ✓ **Improving efficiency of government schemes &** reducing corruption through social audits
- ✓ **Alternate source of employment** – It eases dependency on agriculture by providing support in setting up micro-enterprises
- ✓ **Changes In Consumption Pattern** - It has enabled the participating households to spend more on education, food and health
- ✓ **Impact on Housing & Health**
- ✓ **Banking literacy**

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She Leads Bharat: Udyam – A Partnership with Mastercard to onboard 100,000 Small Women Businesses and 10,000 BCs



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BHARAT**
: UDYAM

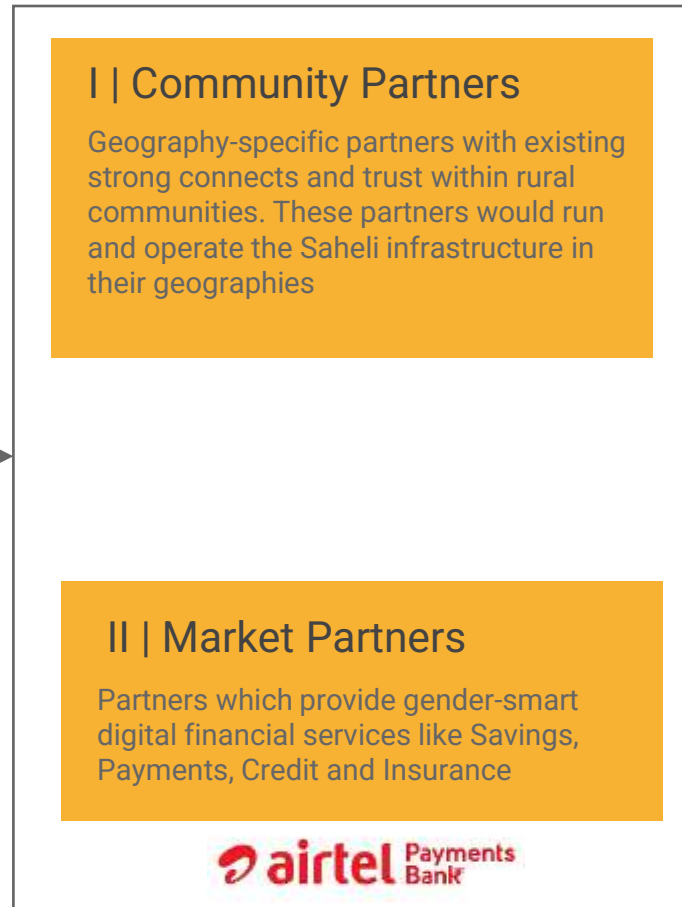
- Market Research
- Digital Financial Services
- Gender-smart solutions
- Lead-generation



**DIGITALLY-ENABLED SAHELIS
&
WOMEN BC NETWORK**



**SMALL/ MEDIUM BUSINESSES
&
RURAL HOUSEHOLDS**



- Frontier Markets™**
- Proven Operating Model with defined SOPs – Saheli Ops - Creation, Management along with appropriate Tech-stack enabling partners to manage Sahelis
 - Proprietary technology connecting market partners with rural households through digitally empowered- Sahelis

Case Study: Bringing our Solar Fox Light as a clean energy solution to 150k households

CLIMATE
CHANGE
MITIGATION



IMPACT CHALLENGE & OPPORTUNITY *

- 165mn households in rural India **lack access** to clean energy solutions
- Existing lighting solutions were **not designed to serve rural customers** effectively
- **Pricing (and profitability) gaps** meant that uptake of these solutions failed to occur
- The estimated **climate impact** of this lack of uptake is considerable

SOLUTION:

Not seeing fitting solution in the market for outdoor lighting, FM set out to bring a **rural solar light, "Solar Fox Light"**, to market, working hand in hand with its Sahelis.

Since its launch, over **150k units** were sold making the torch the highest selling product in FM's Meri-Saheli product basket

The solution is **distributed internationally** across 7 developing countries and Europe.

Its climate impact are estimated at **1 million tonnes of carbon emission**

OUR APPROACH:



Taking a customer-centric, women-led approach to rolling out this solution, FM ...

- Consulted its base of **400k+ customers** shared their needs & gave product feedback
- Used 3-D printing to develop a **low-cost prototype** & test fitment in key markets
- Via **focus groups and iterative co-design efforts**, a final product was produced
- A **go-to-market (GTM) strategy** was developed based on our understanding of customer buying behaviors, their product needs and village context
- **Product improvements** were continuously made based on insights emerged via FM's Meri-Saheli commerce & analytics platform
- Our commercial success proved the **vital role of co-creation** in serving rural markets

ILLUSTRATIVE MARKET INSIGHTS:

Our solution had to **cater to multiple use cases:**

- **Outdoor lighting** is essential for rural women & farmers to handle wild animals when traveling
- Farmers were losing 20%+ in crop yield due to animals, and therefore needed a **torch with a range of 1km** to scare animals away
- Women wanted a **multi-purpose solution** where the light was light weight and could also be used as indoor solution against small ceilings

LEARNINGS & SCALING IMPLICATIONS:

While the launch was highly successful, a scaled roll out of climate solutions can only be achieved sustainably and at scale if:

- **Solution providers** lead on product design and delivery, yet do so in collaboration with FM and other rural markets actors
- **FM's Sahelis and Meri-Saheli tech platform** are primarily used for learning, market testing & overcoming last mile GTM/delivery barriers
- A **systems approach** is taken where gaps s.a. financing or education are tackled by a collaborative ecosystem of partners

GTM = Go-to-Market; * This project was delivered in 2019



Introduction | AgriFin India for Women: Bringing climate-smart agri solutions to 20k+ women farmers



Name Initiative | AgriFin India for Women

Description | A women smallholder farmers (SHFs) focused program launched in 2021, led by Mercy Corps and funded by Walmart Foundation,, focussed on increasing income, productivity and resilience by harnessing the power of digital technology for SHFs. Focus on Uttar Pradesh, Andhra Pradesh, and Telangana

Focus | Increase access to quality women-focussed agri solutions, including climate agri products by reinventing go-to-market (GTM) and value chains.

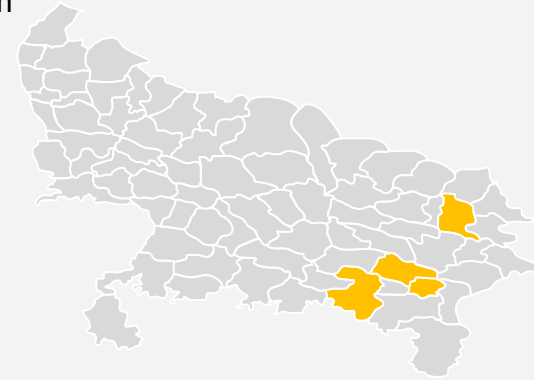
Key questions

- a | What agri product/service offerings, facilitated by women VLEs, can boost the incomes and resilience of Women Smallholder Farmers (WSHFs)?
- b | How can women VLEs economically deliver products/services to farmer households, including WSHFs?

Current status

Ongoing collaboration between partners to create awareness and deliver agri solutions to WSHFs through our Saheli's / VLEs, with capacity building and working capital credit support

Geographic Footprint | Research was conducted in Gorakhpur and Varanasi, and the pilot is running in Varanasi, Gorakhpur, Jaunpur and Prayagaraj districts of Uttar Pradesh



Partners |



Solution Partners (Agri, credit)



Funding Partners





Impact Challenge |

Women comprise **33% of the agricultural labor force and 48% of the self-employed farmers** (growing due to male migration)

Oxfam

Highly vulnerable to the effects of climate change and often unable to adapt - more than male farmers

Challenges across the supply chain, including:

- A lack of awareness &
- Access to solutions

Can achieve 20-30% higher yield with equal access to productive resources

Oxfam

Solution |



Shared action



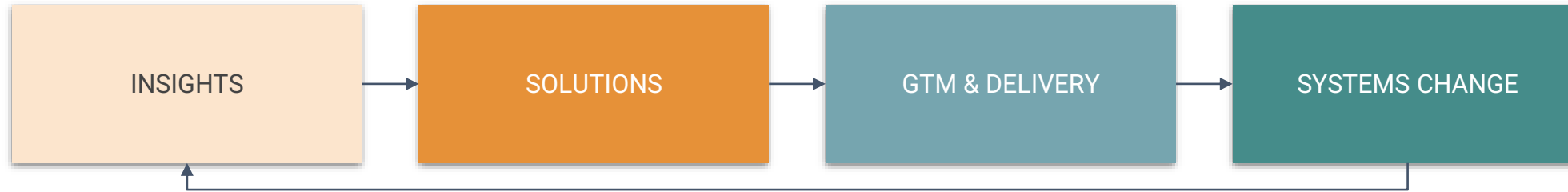
400+ Sahelis



20k+ WSHFs

- 1 | An **agri climate-smart solution bundle for WSHFs** - incl. climate resilient products (seeds, liquid fertilizers), crop advisory & income enhancing products (cattle feed, supplements)
~ Boosting WSHF income with 25% in 2 years
- 2 | Onboarding of **FM's Saheli's as 'Village-level Entrepreneurs' (VLEs)** to overcome supply chain challenges - incl. VLE's access training,, working capital & digital financial services
- 3 | A systematic, collaborative **effort to resolve product-market fit & distribution challenges** with solution providers (BigHaat, Jubilant Ingrevia) and third party distributors





Develop a **baseline understanding** of WSHF's context, buying processes & needs was set via human-centred design research including individual interviews, focus groups & surveys

Test various **bundles with WSHFs** to find winning solutions via design workshops and focus groups.

Validate in- **market demand** by placing it on FM's commerce & analytics platform and surveys by Sahelis

a) Iterate on **solution bundles** using customer insights from FM's Meri-Saheli tech platform

b) Train **400 Saheli's** as 'VLE's' - providing **working capital & support** from field extension officers

c) Provide **demos through Sahelis**

Sustained availability of our proven agri solutions on the Meri-Saheli platform (~ 15+ products)

Continued collaborative action through a shared She-Leads Bharat Inclusive Climate Solutions platform?



Research Process |

The research involved 1:1 interviews with NGOs, agri-businesses, philanthropies, WSHFs, and VLEs, analyzing 40+ existing reports, and conducting baseline and demand assessment surveys. The process included:

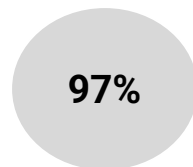
- Identifying products and services **across the value chain**
- Prioritizing identified products based on **usage and involvement in decision-making**
- Shortlisting and grouping products based on **net viability, considering income gains and risks as well as viability for Sahelis**

Key Insights |

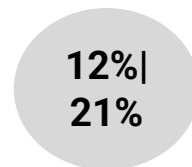
1 | Delivering Inputs Package incl. **climate resilient seeds and liquid fertilizers**, Income Enhancer Package incl. **Cattle feed and supplements**, Drudgery Comforter Package incl. Women friendly **farm implements** in short-medium run can drive income benefits for farmers and Sahelis alike

2 | By offering **capacity building and working capital credit support**, VLEs can earn a profit of INR 80K-160K per year through the sale of climate-resilient seeds and fertilizers. Additionally, it is critical to provide them **assistance in identifying early adopters, offering product samples, facilitating field demonstrations**, and effectively promoting and communicating the product benefits.

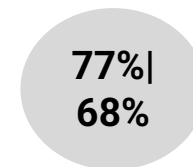
~Based on the survey with 2000 WSHFs and 70 Sahelis:



women farmers prefer Sahelis for purchasing seeds and fertilizers



women farmers know about climate resilient seeds | liquid fertilizers



sahelis believe they | can sell climate resilient seeds | liquid fertilizers with support





Testing through a pilot |



Onboarding; **agronomy and financial management training** of 400+ VLEs



Identification of credit-eligible VLEs; **extension of working capital credit** to 290+ VLEs



Provision of **agri bundles to women farmers** based on relevance



Adoption of products through **demonstration plots by VLEs and VAN campaigns**



Learnings |

1 | **Collaboration with rural market actors**, through real time customer insights is essential for solution providers to ensure product-market fit while leading in bundle design and delivery

2 | **The mix of training, working capital loans & sustained income opportunities** is required to build a trusted, robust, and loyal last mile delivery infrastructure

3 | **Establishing automated processes** is crucial to ensure scalability, as manual interventions can occasionally cause delays, highlighting the power of tech enabled collaborative agri value chains

4 | To achieve scalability, it is **crucial to support persistence** for more than one crop cycle and explore opportunities like blended finance. Additionally, adding **partners with aligned priorities** can enhance the model's effectiveness.





SHE LEADS BHARAT

She-Leads Bharat

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She-Leads Bharat is a collective of organizations ready to invest in rural women as drivers of social and economic development in India



Mission

Build thriving rural communities by elevating women as vital drivers of social and economic development



2030 Goals

1 Million women entrepreneurs earning > living wage

100 Million rural households with access to vital products & services

\$1 Billion in capital unlocked through 100Mn in giving

About the initiative

'She-Leads Bharat' (SLB) is a coalition of partners from civil society, government, market-based service providers, and impact investors coming together on a common platform to create long-term income opportunities for rural women and their communities.

The initiative leverages the strengths of each partner's proven reach, scale and experience in helping women's networks access skilling, capital, entrepreneurial opportunities, and infrastructure to drive a collective approach to create women entrepreneurs on a technology platform called Meri Saheli.

The platform operates as a blueprint for all regions and states to replicate initiatives globally paving the path for women leaders to be drivers of impact at scale

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By 2030, SLB partners join forces to unlock access to vital solutions and economic opportunity for rural households by investing in women



Challenge

<20%

Rural women engaged in formal economic activities²

80%

Share of all Job losses accounted for by women in the informal sector³

800_{MN}

Rural Population with limited access to relevant products and services¹

I | Gender Economic Opportunity

Create economic opportunity by supporting **1 million rural women entrepreneurs**, Saheli's, to be digitally enabled and supply chain ready



II | Rural Market Access

Provide access to quality products & services for **100 million rural households** that address their daily challenges

III | She-Leads Bharat Ecosystem

Mobilize a **community of partners and supporters** who stand by, learn about, and support rural women entrepreneurs and jointly unlock \$1Bn in capital by **jointly investing \$ 100Mn** (multiple: 1:10- 1\$/Household reached)

Our 2030 goals

By 2030, we strive to impact 1Mn women entrepreneurs, 100Mn rural households, and achieve 10 distinct outcomes in support of 3 core goals:



Mission

Build thriving rural communities by elevating women as vital drivers of social and economic development

3 Goals

I | Gender

Economic Opportunity

Create economic opportunity by supporting **1 million rural women entrepreneurs**, Saheli's, to be digitally enabled and supply chain ready

II | Rural

Market Access

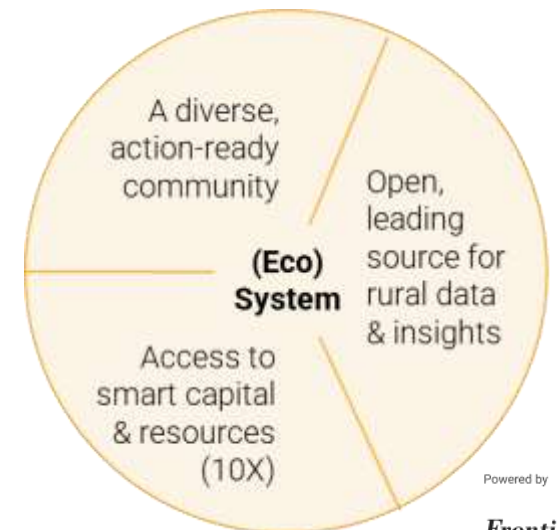
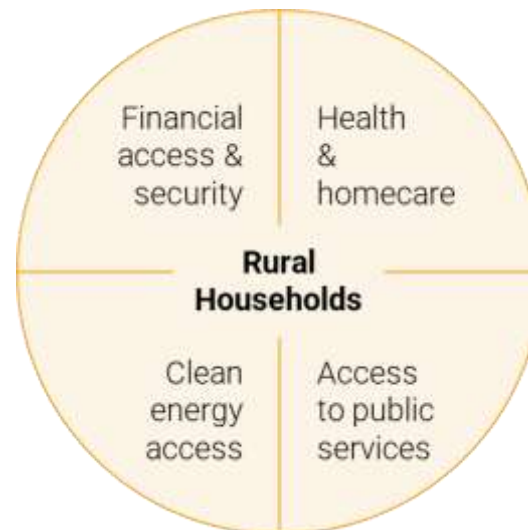
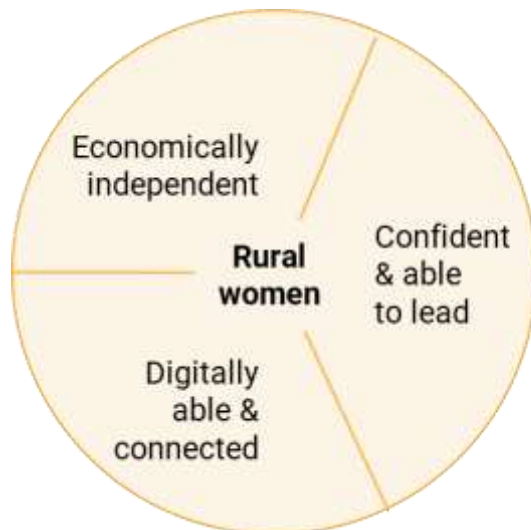
Provide access to quality products & services for **100 million rural households** that address their daily challenges

III | She-Leads Bharat

Ecosystem

Mobilize **a community of partners and supporters** who jointly stand by, learn about, and support rural women entrepreneurs, unlocking \$1Bn

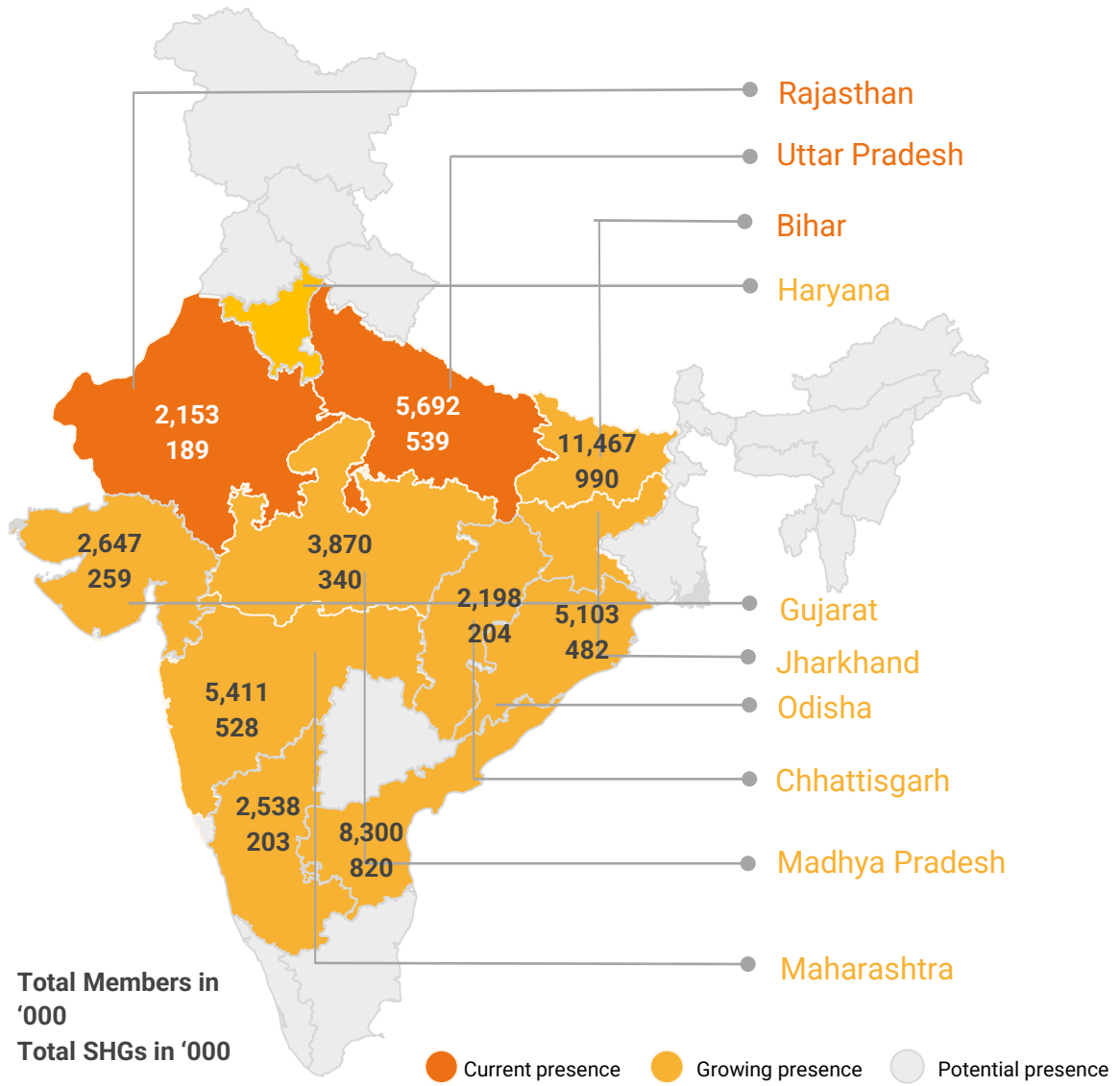
10 Outcomes



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Scale Proven: Invest in expansion of Saheli network to collect larger needs assessment data to connect more rural households to high impact solutions at their doorsteps ie. agri, climate, financial solutions



State Level Rural Livelihood Mission



Leveraging existing network of **Self Help Groups (SHGs)** to expand proven model in Rajasthan, Bihar and Uttar Pradesh

Key Milestones and Achievements

- Establish NGO partnerships
- Build partner capabilities in recruiting, training, and handholding of local rural women micro-entrepreneurs
- Develop Standard Operating Procedures (SOPs) across all functions to enable effective end-to-end partner delivery
- Conduct partner convenings and training sessions
- Transfer technology, methodology and market-based model to partners to reach a larger level of scale

Cover 25K villages and to serve 5Mn women in 3 years



	Units	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26
Total Households Reached	No.	540K	750K	1,250K	1,550K	2,500K	5,000K
No. of Total Sahelis	No.	10,800	15,000	25,000	30,000	50,000	100,000
No. of Cumulative Hubs	No.	9	13	20	25	42	83
No. of Villages covered	No.	2700	3750	6,250	7,500	12,500	25,000

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Operating Model: Establishing a strong foundation of women entrepreneurs, supply chain, and sales activities within 16 months to sustain model (20K)



Project Timelines																
Activities	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13	M14	M15	M16
Geography Mapping & NGO Field Manpower onboarding (training)	Active	Active	Active	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed
Identification & Recruitment of Saral Jeevan Sahelis	Completed	Completed	Active	Active	Active	Active	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed
Training & Handholding of Sahelis	Completed	Completed	Active	Active	Active	Active	Active	Active	Active	Active	Active	Completed	Completed	Completed	Completed	Completed
Branch & Warehouse operations & Sales activities management	Completed	Completed	Completed	Active	Active	Active	Active	Active	Active	Active	Active	Active	Active	Active	Active	Active

Outputs	Outcomes	Impact Indicators
<ul style="list-style-type: none"> Number of SHGs engaged Number of rural women identified Number of Sahelis onboarded on e-commerce app Number of Saheli trainings conducted & Sahelis Trained Number of rural households reached Number of High impact Product Sold 	<ul style="list-style-type: none"> % improvement in knowledge of sales/ business skills, digital literacy skills and communication skills % growth in 2-year annual income of Sahelis % of customers who use FM's products for income generating activities % increase in participation of women in local governance 	<ul style="list-style-type: none"> Women are recognized as leaders for economic development & influencers in community Rural Communities are equitable & inclusive for women. Rural Market are seen as resilient market place & viable for economic development Rural Communities are seen as dignified customers & not just as beneficiaries



**SHE LEADS
BHARAT**

Elevating women leaders to build thriving, future-proof rural communities: One entrepreneur at a time

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Ajaita Shah

Founder & CEO

ajaita.shah@frontiermkts.com



Annexure

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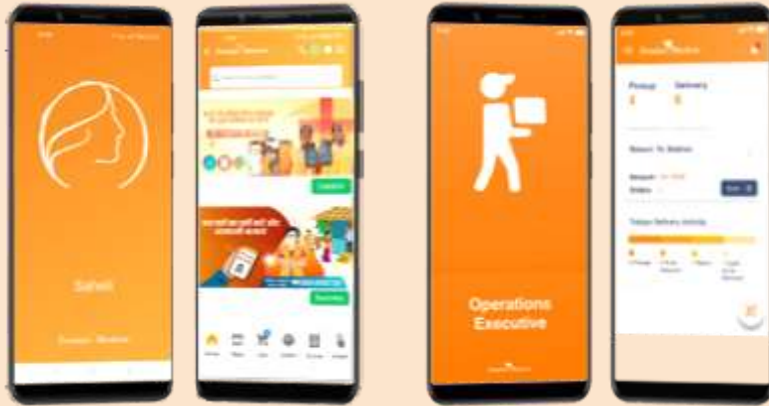
SHE LEADS BHARAT

Tech Stack

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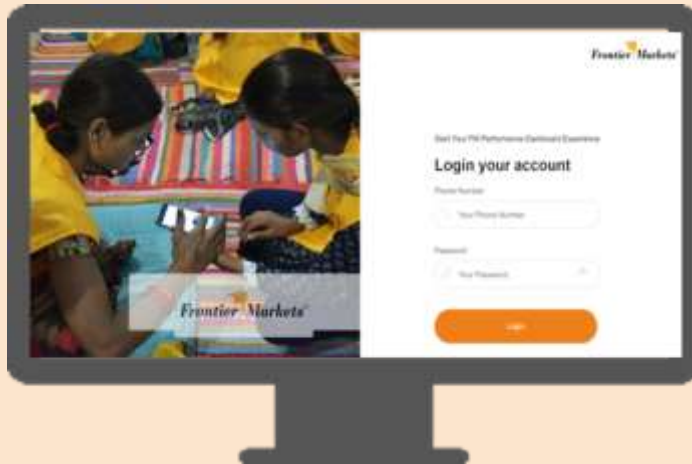
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Meri Saheli Platform



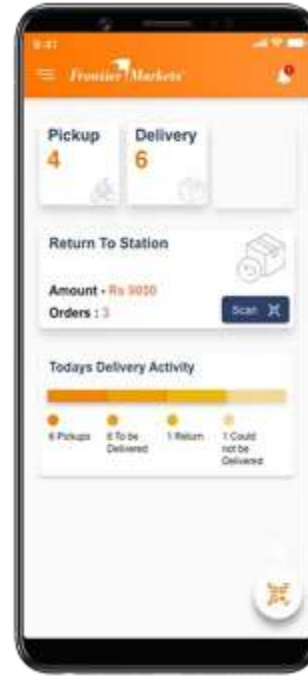
User-friendly (UI adapted and co-created with the users)

Has assisted bot to help the users through the journey - register leads, place an order, track an order as well as register service complaints



Is easily customizable as per market need – just doesn't not just show products, but also has provision to add on services, awareness campaigns and concepts

Tech Platform: The Meri Saheli App is a vernacular, AI-enabled platform of front-end apps and a back-end data system targeting multiple output support including training, surveys and data collection, awareness campaigns, end to end commerce marketplace



Registration & Capacity Building

Data Collection Tool

Market Place (E-commerce) Doorstep Delivery Tool

Data management system extracting contextual, 100% accurate data

Registration and Capacity Building Technology: Rural women can independently download the App, register, browse the tool, learn how to use it, enhance her skills for data collection and marketing to earn income. She can also go through other livelihood training programs and certifications.



Registration & Capacity Building

Data Collection and Surveys

Market Linkages & Supply Chain

Data Management System

Registration Tool

Capacity Building Tool



Now anyone can download and register as a Saheli



Simple Registration Process



Easy to use & simple Navigation

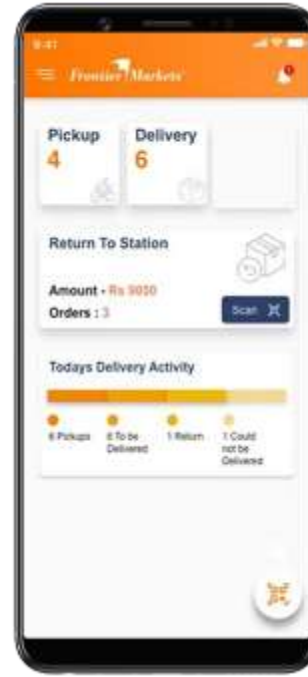


Learning Management System for simple, easy learning



Interactive UI to make it easier for Bharat customers

Tech Platform: The Meri Saheli App is a vernacular, AI-enabled platform of front-end apps and a back-end data system targeting multiple output support including training, surveys and data collection, awareness campaigns, end to end commerce marketplace



Registration & Capacity Building

**Data
Collection
Tool**

Market Place (E-commerce)
Doorstep Delivery Tool

Data management system
extracting contextual, 100%
accurate data

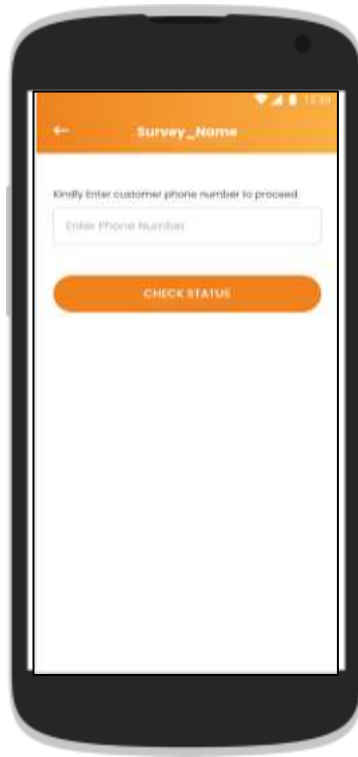
Data Collection and Survey Technology: We work with partners to develop robust surveys to understand rural households which are updated onto the app enabling Sahelis to collect data using our voice-enabled technology creating a needs diagnostic tool to generate insights on rural households



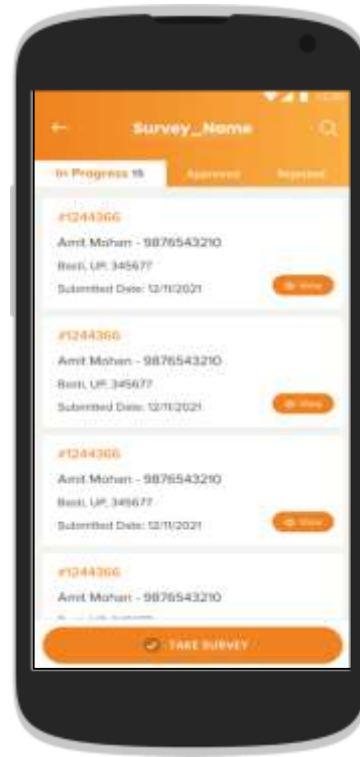
Voice-Enabled Training Bot to guide actionable steps



Enabling Simple inputs on collecting basic information on rural families



Data Survey Tool to collect information on households



Easy Navigation & Viewing Options for the Saheli

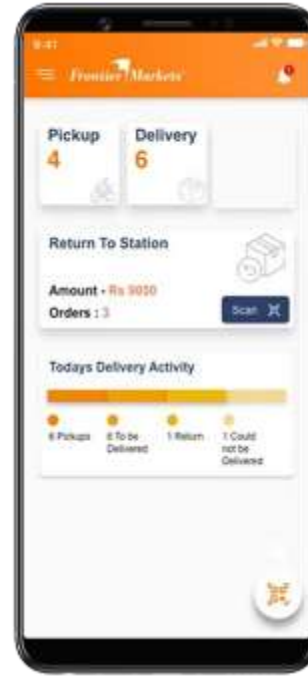


Simple and easy to use forms



Dashboard for Sahelis to track their performance on Data Collection

Tech Platform: The Meri Saheli App is a vernacular, AI-enabled platform of front-end apps and a back-end data system targeting multiple output support including training, surveys and data collection, awareness campaigns, end to end commerce marketplace



Registration & Capacity Building

Data Collection Tool

**Marketplace (E-commerce)
Doorstep Delivery Tool**

Data management system extracting contextual, 100% accurate data

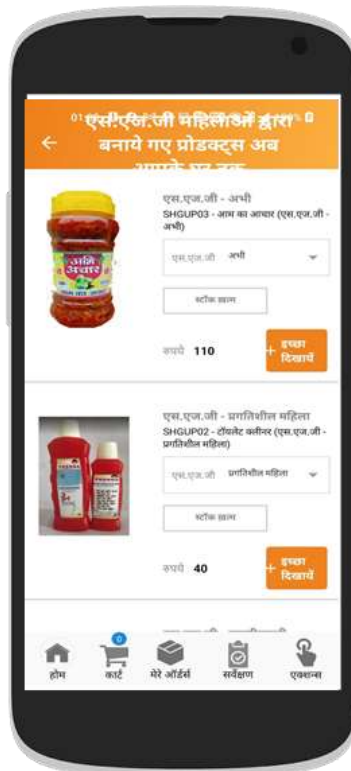
Marketplace and E-Commerce Technology: We have created a marketing platform to showcase solutions to rural customers. Sahelis use the app to help generate demand, facilitate payments and deliveries.



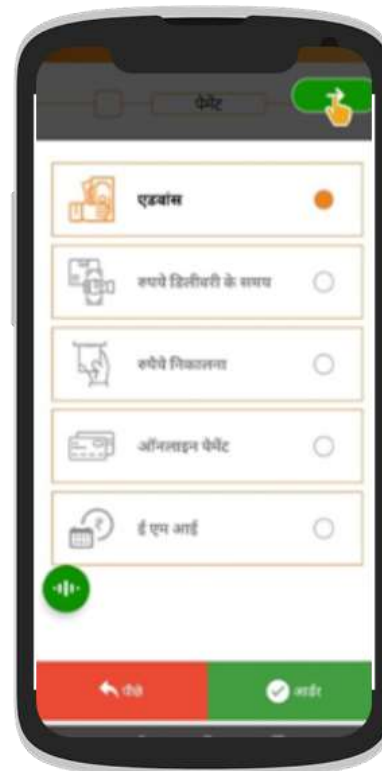
Live advertising banner Buttons for showcasing solutions



Dedicated pages for developing stores for SHG products



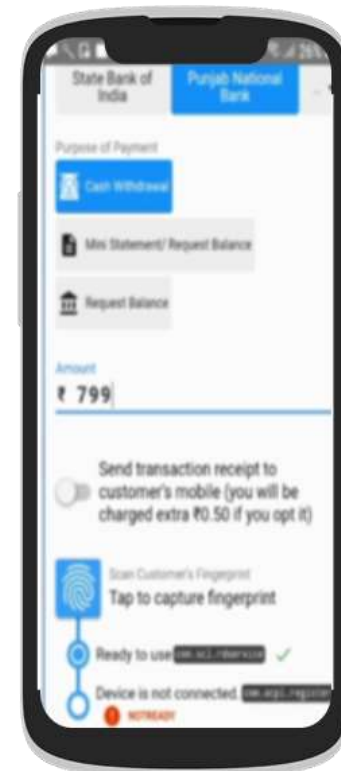
Simple navigation and order generation platform



With Multiple Payment Options CBD, Online, Fintech

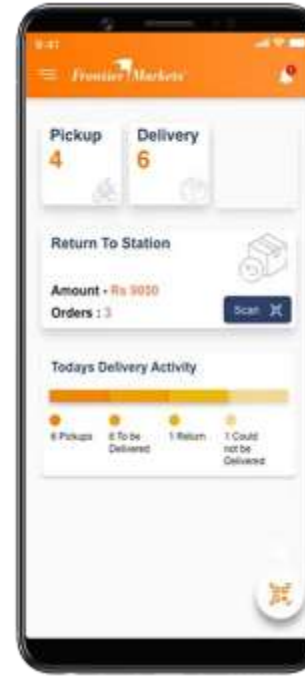


With Multiple Delivery Option: Pick Up, Saheli, or Doorstep



Real-time tracking of digital payments and API integrations with Banks

Tech Platform: The Meri Saheli App is a vernacular, AI-enabled platform of front-end apps and a back-end data system targeting multiple output support including training, surveys and data collection, awareness campaigns, end to end commerce marketplace



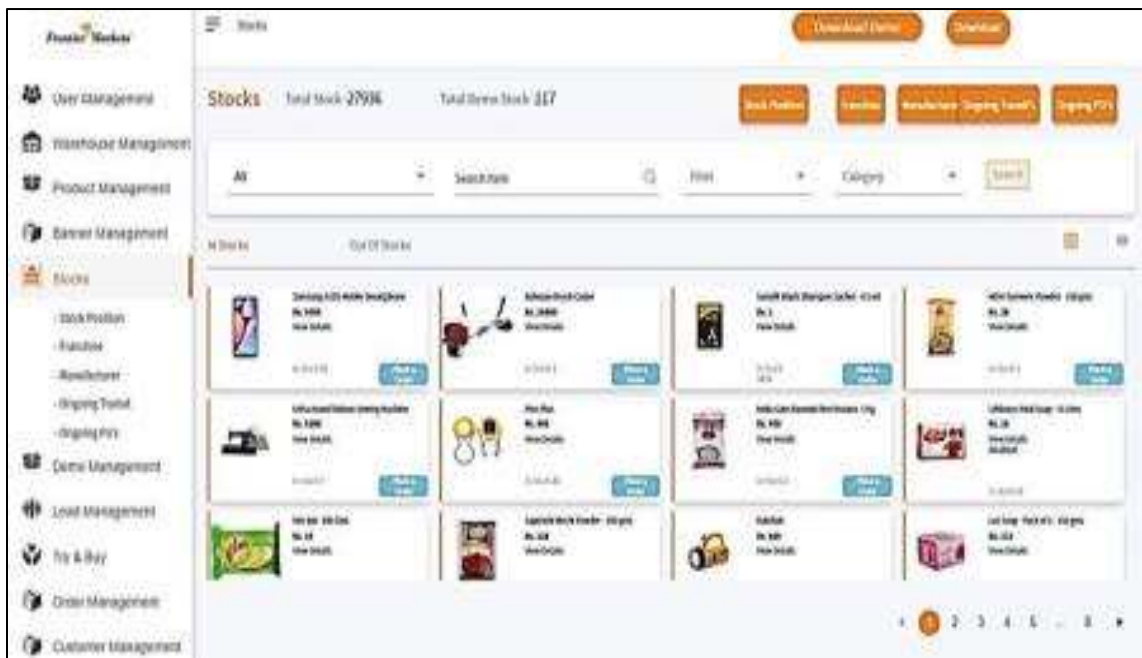
Registration & Capacity Building

Data Collection Tool

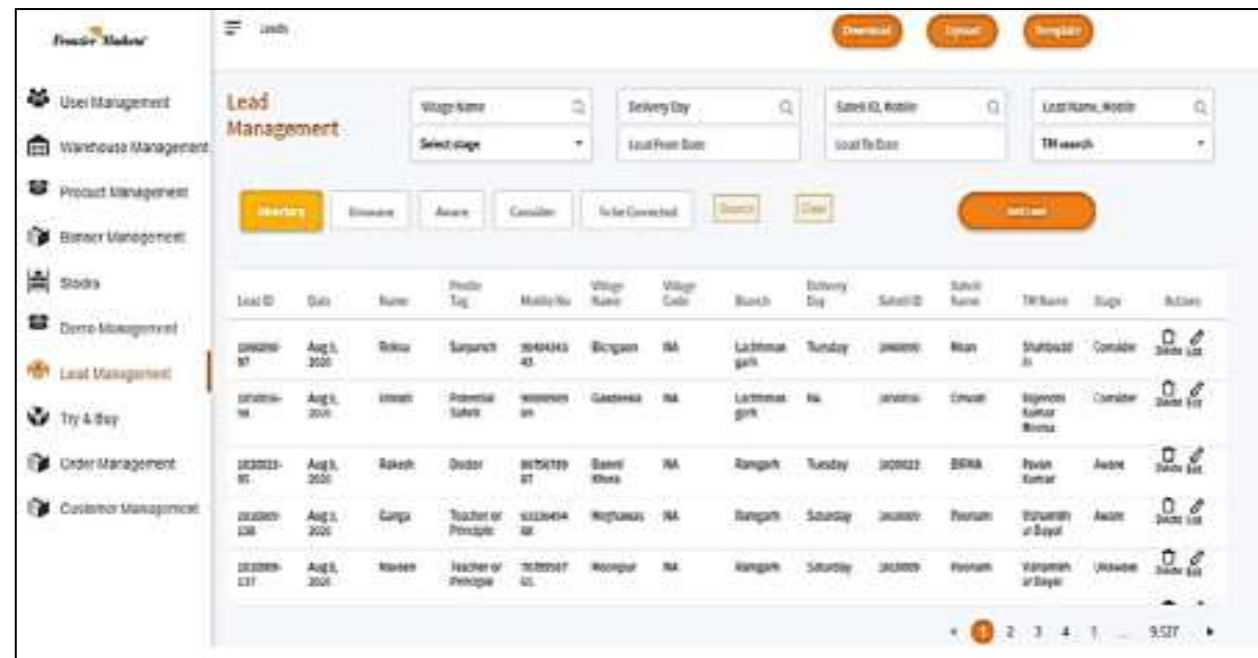
Market Place (E-commerce) Doorstep Delivery Tool

Data management system extracting contextual, 100% accurate data

Data Management and M&E Technology : We support program management for all aspects of the initiative, from operations management to Saheli performance all of which is captured real-time in a shared CRM system with partners.



Inventory, Cash, Business Management for Operations



Customer Data, Saheli Performance, Real-time insights

End User Registration Journey: Simple & Seamless Process to access learning tools and marketplace



Opens Google Playstore and download Meri Saheli App



Once the App is downloaded, opens the App



Selects the language



Clicks on "Register" Button



Clicks on "Register as a Customer"



Enters her Mobile Number



OTP is sent to the mobile number



Enters the OTP and clicks on "Verify OTP"



Customer enters the basic details like name, mobile number and Whatsapp no



On the next page, enters the location details & clicks "Next"



Enters a 6 digit password



And registration is completed. Customer then clicks on "Login"



The Login Page opens pre-filled with the mobile number



Enters the password and click on "Login"



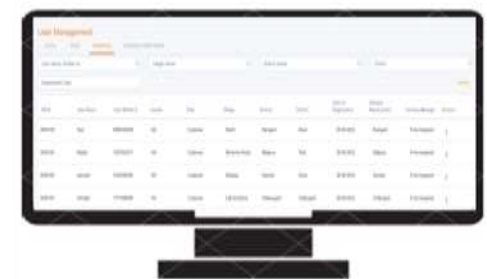
Enters the home page



To log out, customer can click on the menu bar



Gets redirected to the Login page again



The user gets added on the CRM on a real time basis

Survey / M&E Module: Easy to design and administer, Transparent & closed loop



Saheli logs into the App



On the Home Page, selects "Survey"



Chooses the Survey from the "Survey List"



Clicks on "Take Survey" Button



Enters the mobile no of the respondent



And clicks on "Check Status" to check if its repeated or not



Fills up the Survey



Clicks on "Submit" Button



Confirmation message pops up



And the survey gets registered with the system



At the backend, in the CRM under Survey Module, the submitted surveys can be seen under "In Progress" Tab



The Validating team then clicks on the survey response and checks if all the entries are done properly



The Validating team then validates the survey response by clicking "Yes"

Survey / M&E Module: Easy to design and administer, Transparent & closed loop



The moment the response is Validated, the entry comes under 'Validation' Tab



The Tele Verification team then opens the "validated" response and calls the respondent to verify if the survey was taken and also checks data points



If Verified, the tele calling team then verifies the survey response by clicking "Yes"



The moment the response is Verified, the entry comes under 'Approved' Tab.
The counter of Approved and Earnings also gets updated



The Approved tab in Mobile gets updated

The Sahelis can now see her updated status on the dashboard



At the backend, data sheet and reports can be downloaded by a click of the button

Introducing Super Sahelis



An Initiative to assist small women businesses to join the Meri Saheli platform via Sahelis as facilitators



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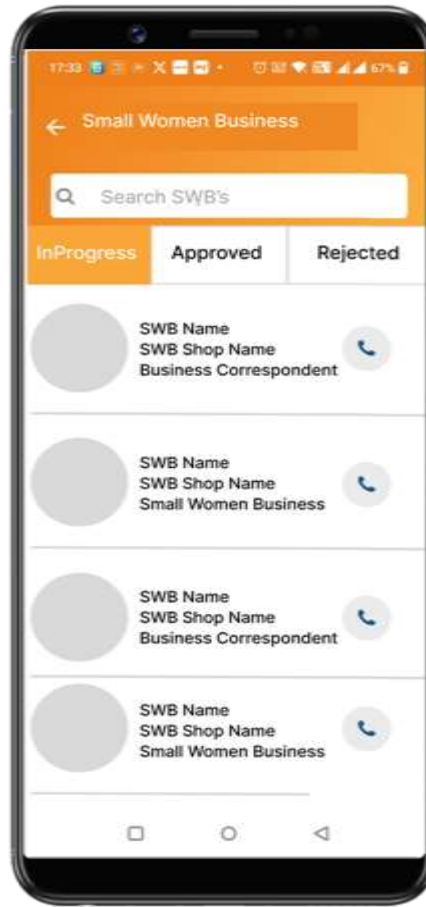
*Will be deployed in the coming 2 months



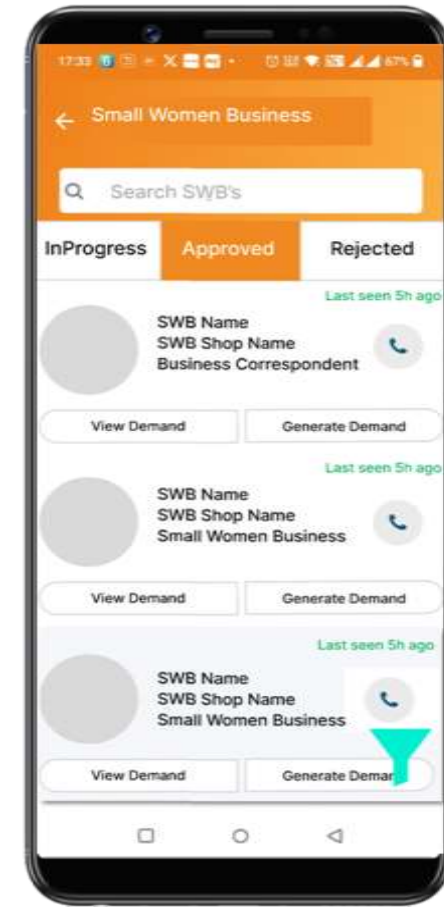
Super Saheli Flow



The Super Saheli clicks on My SWBs

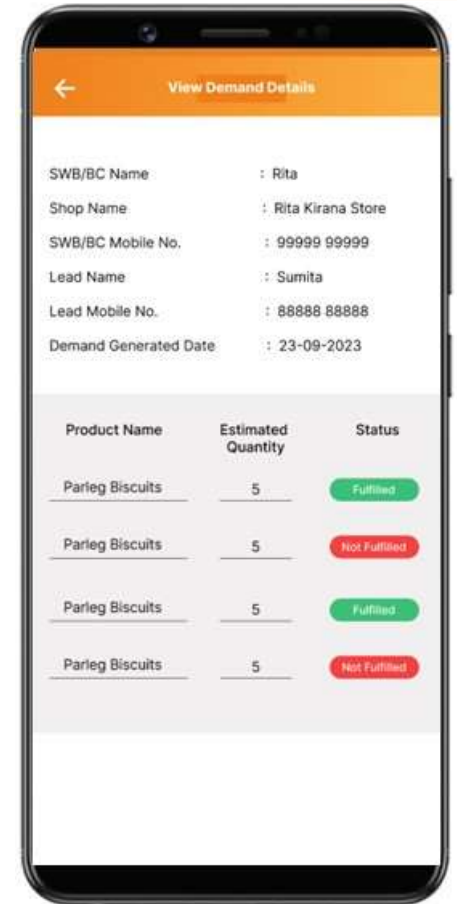
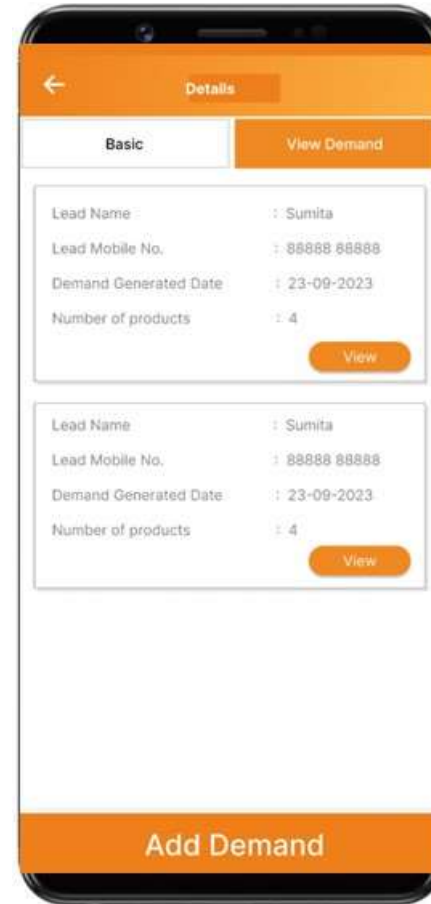
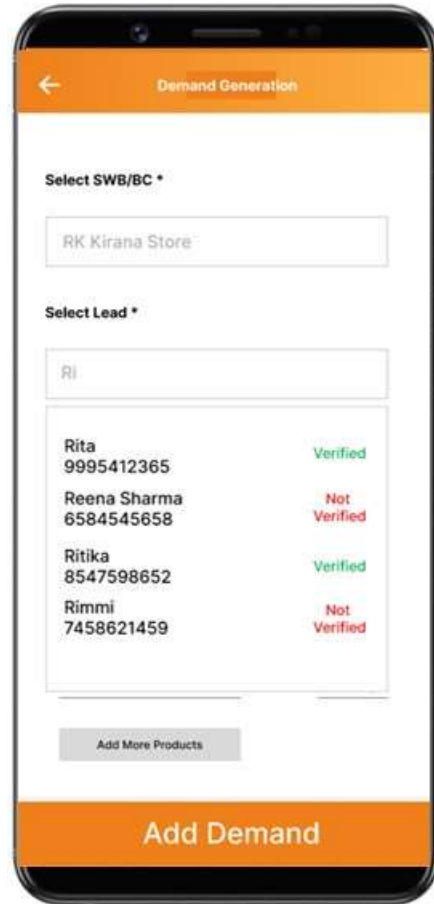
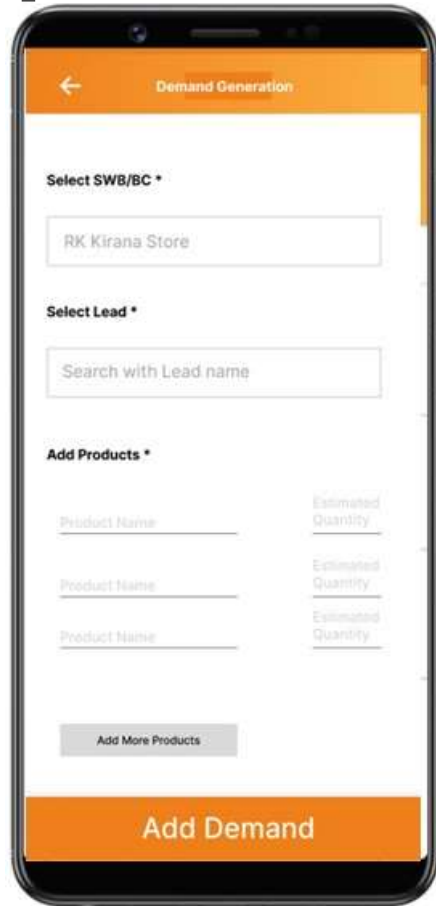


The Super Saheli can see the list of all SWBs



Saheli can view / raise demand, filter data and see last seen info

Super Saheli Flow



1. To raise a demand, SS can click on raise demand in the previous screen
2. SS should select a lead, add products and estimated quantity and click on Add Demand CTA

After raising the demand, SS will land on View demand screen. Here she can see all the raised demands for that particular SWB. On click "View" SS can see details on that particular demand with status of each product

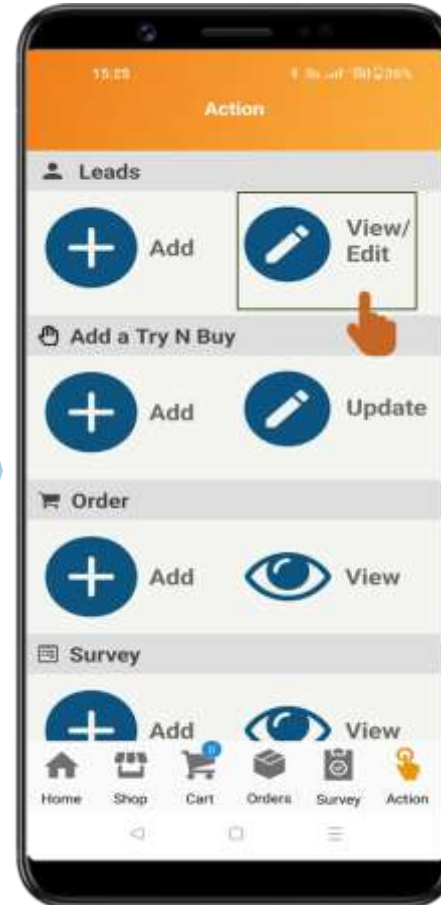
Small Woman Business Flow



The SWB Opens her Meri Saheli App and clicks on "Shop"



She is then able to see her products under "Meri Dukaan"



She then clicks on "View Leads"

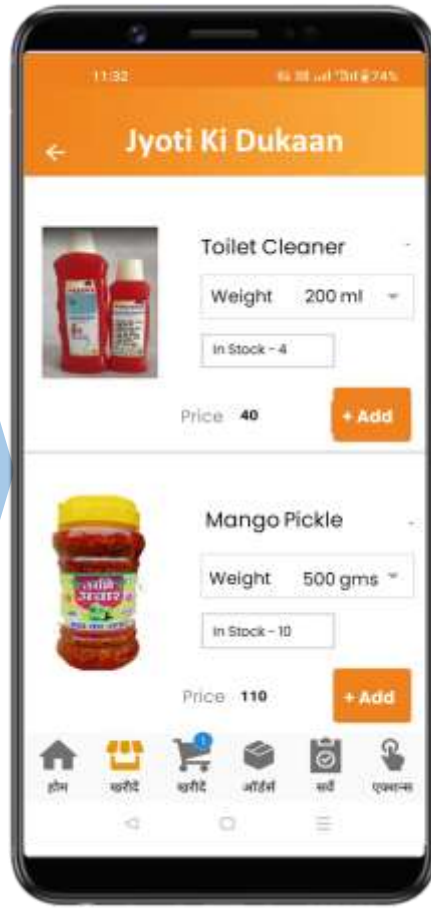


She can see the leads that have been generated

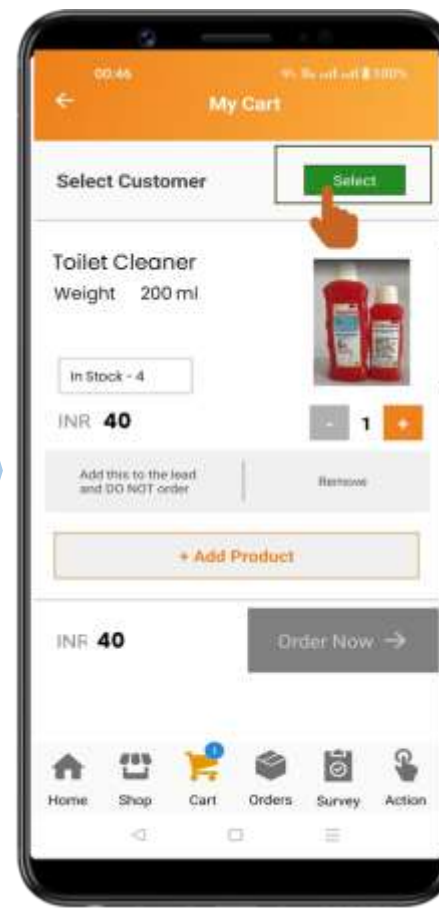
Small Woman Business Flow



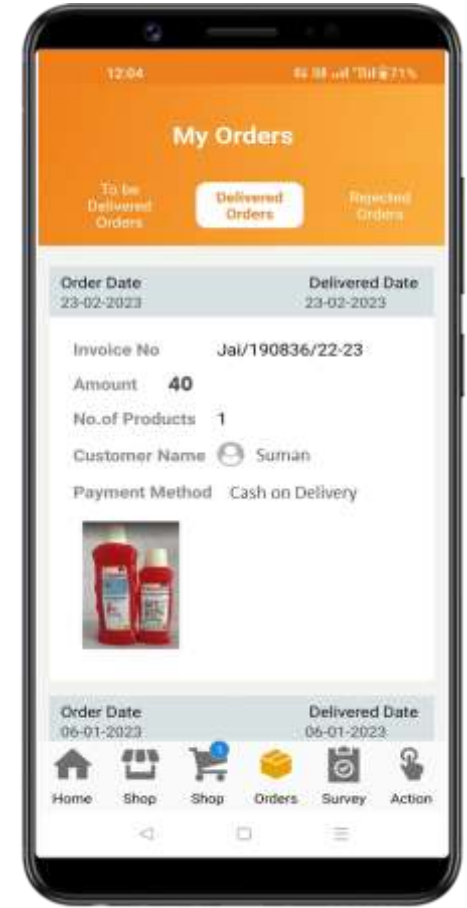
To place an order, she goes to her home screen and selects "Meri Dukaan"



Under "Meri Dukaan", she selects the product that customer wants



Goes to the cart, selects customer and places the order



She can view her order details from "My Orders"



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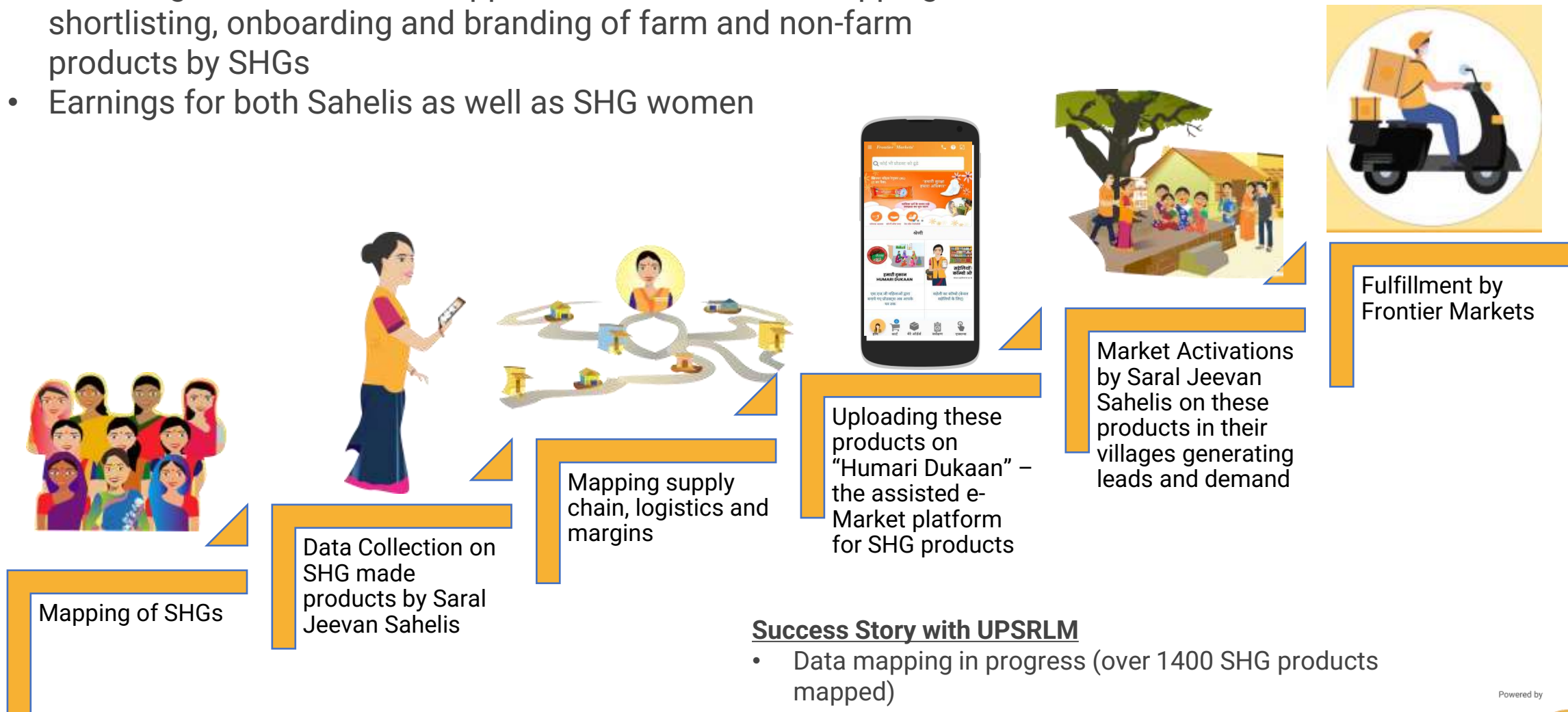
Humari Dukaan

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“Humari Dukaan”

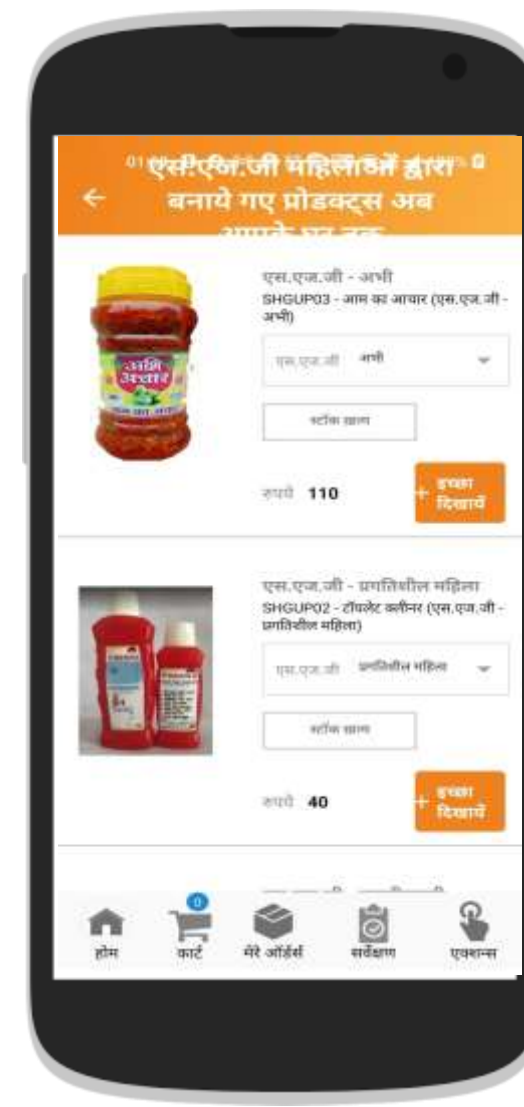
- Marketplace to create demand for SHG Products
- Data diagnostic tool – FM supports in identification, mapping, shortlisting, onboarding and branding of farm and non-farm products by SHGs
- Earnings for both Sahelis as well as SHG women



Success Story with UPSRLM

- Data mapping in progress (over 1400 SHG products mapped)

“Humari Dukaan”



Powered by

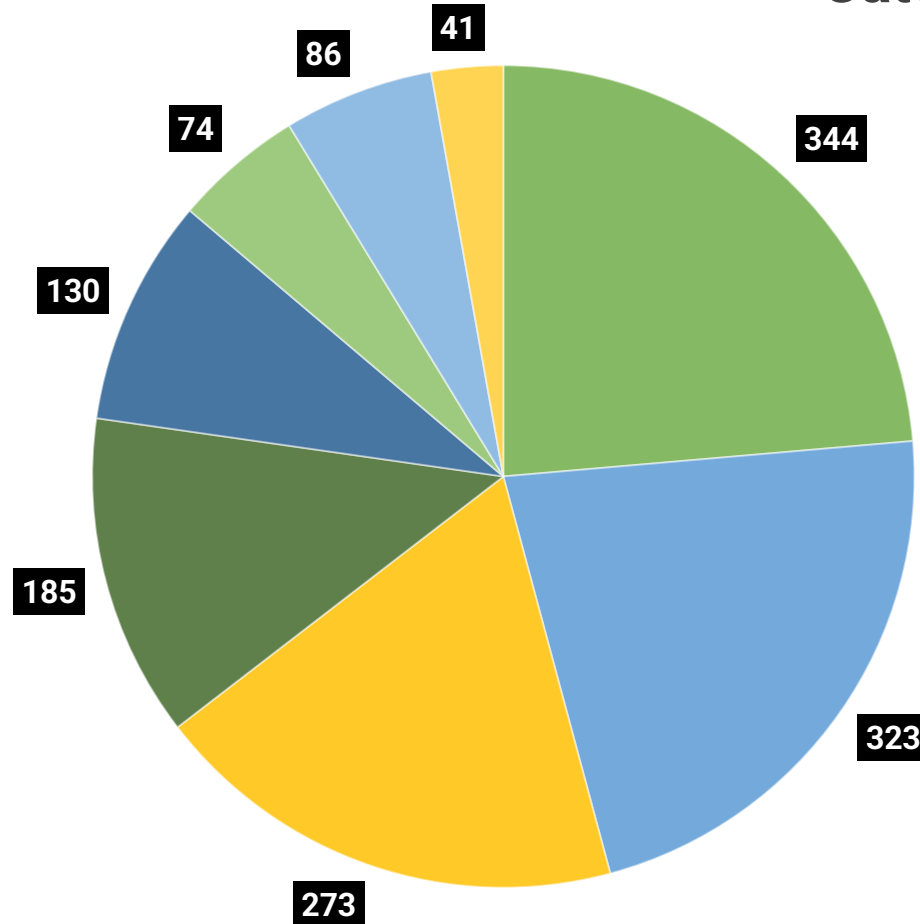


SHG Products Mapping with UPSRLM

74 districts | 385 Blocks | 1072 Villages | 1456 Products



Categories



- Food Essentials (e.g. Pickle, Masala etc.)
- Clothes & Tailoring (e.g. Sewing/Handloom etc)
- Artisan Work (e.g. Furniture/Office Material/Jewellery etc.)
- Agriculture (e.g. Vegetable/Fruit/Flower Production etc.)
- Personal Care & Hygiene Products (e.g. Phenyl, Detergent, Soap etc.)
- Livestock (e.g. Livestock, Panner Production etc.)
- Decorative Items
- Electrical, Mechanical and Mobile work (e.g. Making Batteries)

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Data Tracking, Monitoring & Insights

Powered by

Frontier Markets

Frontier Markets tracks Finance, Impact, and Operations metrics leveraging digital tools for data collection, data capturing and analysis to develop reports to understand Saheli, customer, and business impacts daily, weekly, monthly, quarterly, and annually



- FM leverages its digital platform to collect real-time data from the field through its network of Sahelis and field teams, as well as digital data capturing through dedicated call centers
- The data is collected to develop various dashboards which are used for control over assumptions of outputs, to actual outcomes for the organization
- These dashboard are reviewed by teams regularly to track any risks or challenges, as well as innovate on incentives for positive outcomes
- These dashboards are shared with our board and partners for shared learnings and strategy reviews

Centralized Database - CRM



Frontier Markets - User Management

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User Management

Users

User Name, Mobile No. Village Name Branch Name District Role Registration Date Add User

UID	User Name	User Mobile No.	Role	Village	Branch	Status	Date of Registration	Assigned Warehouse	Service Manager	Actions
0020023	BHANA	8239028942	Sole Sales	NAH	Lachhmagarh	Active	18-02-2019	Lachhmagarh	Pawan Kumar	Delete Edit
0040023	Sahajani	977286204	Sole Sales	Kamesh	Sambal	Active	28-04-2019	Vishwanath Dayal Khat		Delete Edit
0180058	KUMARI	9351719546	Sole Sales	Naharipur	Sambal	Active	25-05-2019	Sambal	Vishwanath Dayal Khat	Delete Edit
0090008	SANJANA	9850199038	Sole Sales	Thakur	Sambal	Active	01-06-2020	Sambal	Vishwanath Dayal	Delete Edit

Saheli Profile & Onboarding details

Frontier Markets - Lead Management

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Lead Management

Village Name Delivery Day Select stage Lead From Date Lead To Date TM search Add Lead

Inventory Viewers Active Consider To be Considered Search Clear

Lead ID	Date	Name	Profile Type	Mobile No.	Village Name	Village Code	Branch	Delivery Day	Subsidy ID	Subsidy Name	SR Name	Assigned Date	Stage	Actions
1800004	Sep 1, 2020	Nandhan	Others	99790244	Naharipur	NA	Shreepur	Tuesday	1800004	Pawan Devi	Kumari L.	Sep 1, 2020	Inventory	Delete Edit
1800005	Sep 1, 2020	Sanj	Others	99928064	Naharipur	NA	Shreepur	Tuesday	1800005	Pawan Devi	Kumari L.	Sep 1, 2020	Inventory	Delete Edit
1800006	Sep 1, 2020	Sandeep	Others	97783217	Naharipur	NA	Shreepur	Tuesday	1800006	Pawan Devi	Kumari L.	Sep 1, 2020	Inventory	Delete Edit
1800007	Sep 1, 2020	Tarant	SFG Bank Request	75121794	Naharipur	NA	Shreepur	Tuesday	1800007	Pawan Devi	Kumari L.	Sep 1, 2020	Active	Delete Edit
1800008	Sep 1, 2020	Haha	SFG Bank Request	99491442	Jarai	NA	Shreepur	Tuesday	1800008	Sydney	Kumari L.	Sep 1, 2020	Active	Delete Edit

Lead management and Saheli/MAT activity tracking

Frontier Markets - Completed Orders

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Completed Orders

Warehouse Village Name Product Name VLE Name, VLE ID Select Role Search Clear

Received Assign to OC Pending Dispatched Delivered RTD Completed Repeat Returned Hold Receive Cash

Name	VLE ID	VLE Name	Territory Manager	Warehouse Name	Size	Customer Name	Customer Mobile No.	Customer Village Name	Delivery Day	Completed Date	Quantity	Total Price	OC Assign
Champion RTD 2000 1500gms - Dry Fruit	1200114	Sony Mobile	Pawan Kumar	Lachhmagarh	Repeat	Anandkhat	749887348	Sahaja Khat	Saturday	Sep 1, 2020, 2:07:18 PM	1	475	Pawan Kumar
Panji G Recruit - 1500gms	1200059	Mangal Devi Yadav (Soc 88)	Chetan Sharma	Lachhmagarh	Repeat	Mangal Devi	747949311	Sahaja Khat	Friday	Sep 1, 2020, 2:07:07 PM	1	318	Chetan Sharma
Lux Pink - 300 Gram 5 x 150gms	1200058	Mangal Devi Yadav (Soc 88)	Chetan Sharma	Lachhmagarh	Repeat	Mangal Devi	747949311	Sahaja Khat	Friday	Sep 1, 2020, 2:07:06 PM	1	300	Chetan Sharma
Ven Bar	1200054	Mangal Devi	Chetan	Lachhmagarh	Repeat	Mangal Devi	747949311	Sahaja Khat	Friday	Sep 1, 2020	0	0	Chetan

Order Tracking & Saheli Performance

Frontier Markets - Customer Management

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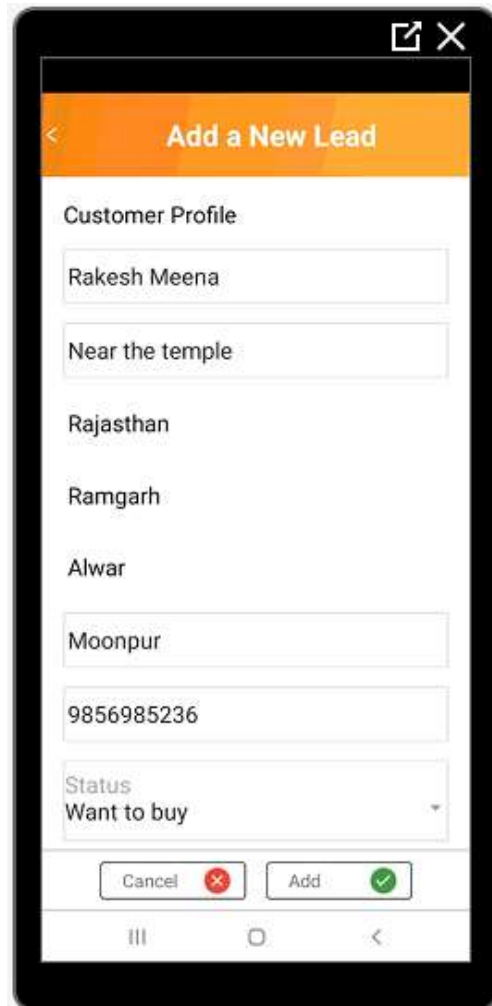
Customer Management

Village Name, Code Delivery Day Select stage Lead Name, Mobile TM search Add Orders New Customer Repeat Customer Search Clear

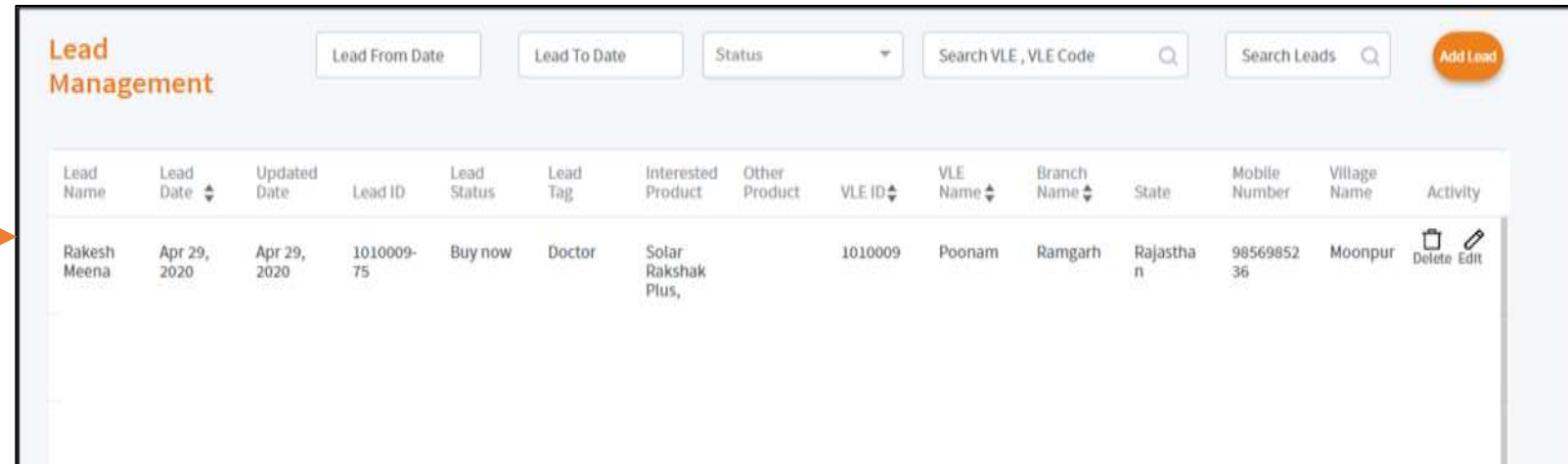
Lead ID	Name	Mobile Number	Village Name	Village Code	Branch Name	Delivery Day	Subsidy ID	Subsidy Name	SR Name	Assigned Date	Product Name	Quantity	Total Price	Stage
1200006	Pawan Kumar	90184021	Lachhmagarh	NA	Lachhmagarh	NA	1200006	POUR ANAND	Shw Singh (Soc 88)	Sep 1, 2020	FM Recruit - 1500gms	1	888	Delivery
1200007	Nahar	98030006	Trigga Agari	NA	Rigga	Monday	1200007	Sahaja Khat	Sandeep Mukherjee	Sep 1, 2020	Smart Subsidy - 1500gms	2	34	Delivery
						Sep 1, 2020			Ven Bar - 300gms	Sep 1, 2020		1	30	Delivery
						Sep 1, 2020			Smart Subsidy - 1500gms	Sep 1, 2020		1	118	Delivery View Orders

Customer Reports (1st time buyer Vs repeat buyers)

Business/Financial Related Tracking Forms - Lead Management



Saheli fills up Customer's details on Saheli App



Lead Name	Lead Date	Updated Date	Lead ID	Lead Status	Lead Tag	Interested Product	Other Product	VLE ID	VLE Name	Branch Name	State	Mobile Number	Village Name	Activity
Rakesh Meena	Apr 29, 2020	Apr 29, 2020	1010009-75	Buy now	Doctor	Solar Rakshak Plus,		1010009	Poonam	Ramgarh	Rajasthan	9856985236	Moonpur	Delete Edit

The moment a Saheli adds a lead, it gets registered under FM's CRM Web Platform

Platform: CRM

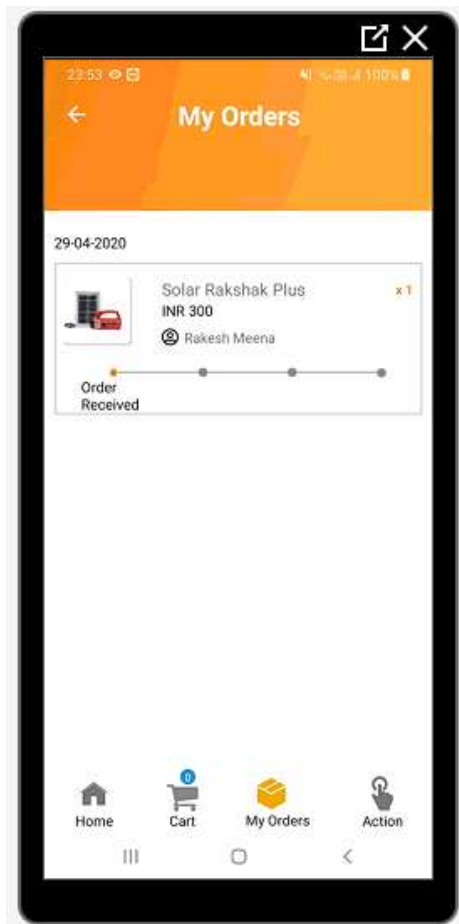
Objective

To onboard a new customer on the platform by showcasing them FM products and services

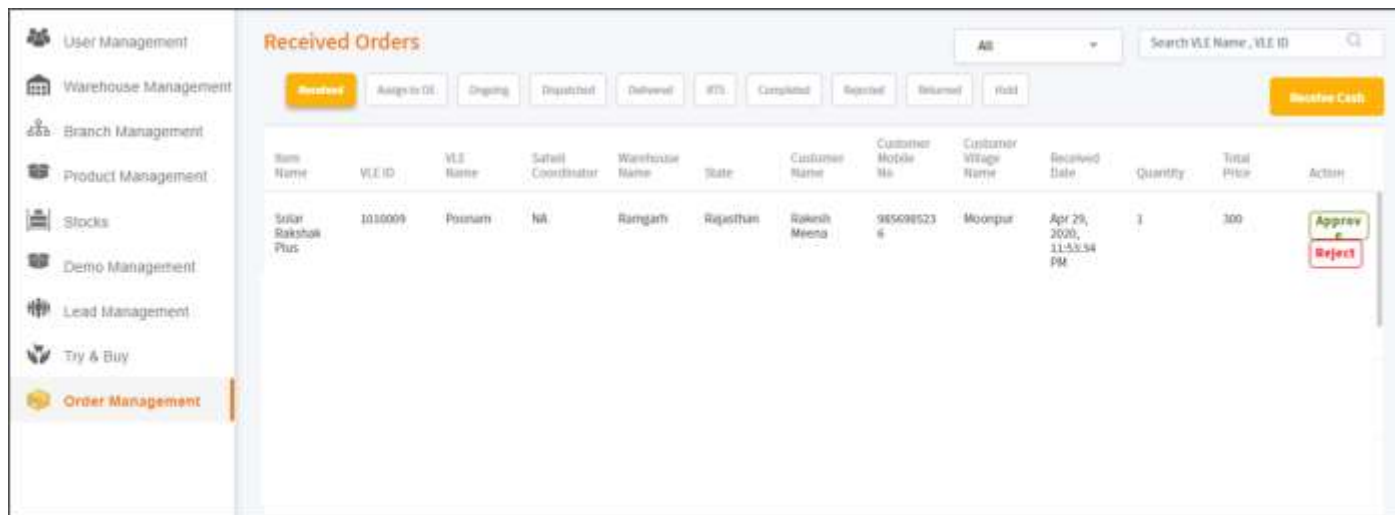
Information Collected

1. Customer Name & contact details
2. Profile, state of interest
3. Product Interested in
4. Date of lead generation

Business/Financial Related Tracking Forms - Sales/Order Management



Saheli places an order on the Saheli App



The order is received in FM's CRM Web Platform. Here the order is approved, assigned to the Delivery executive, and tracked (delivery, cash collection and cash deposit)

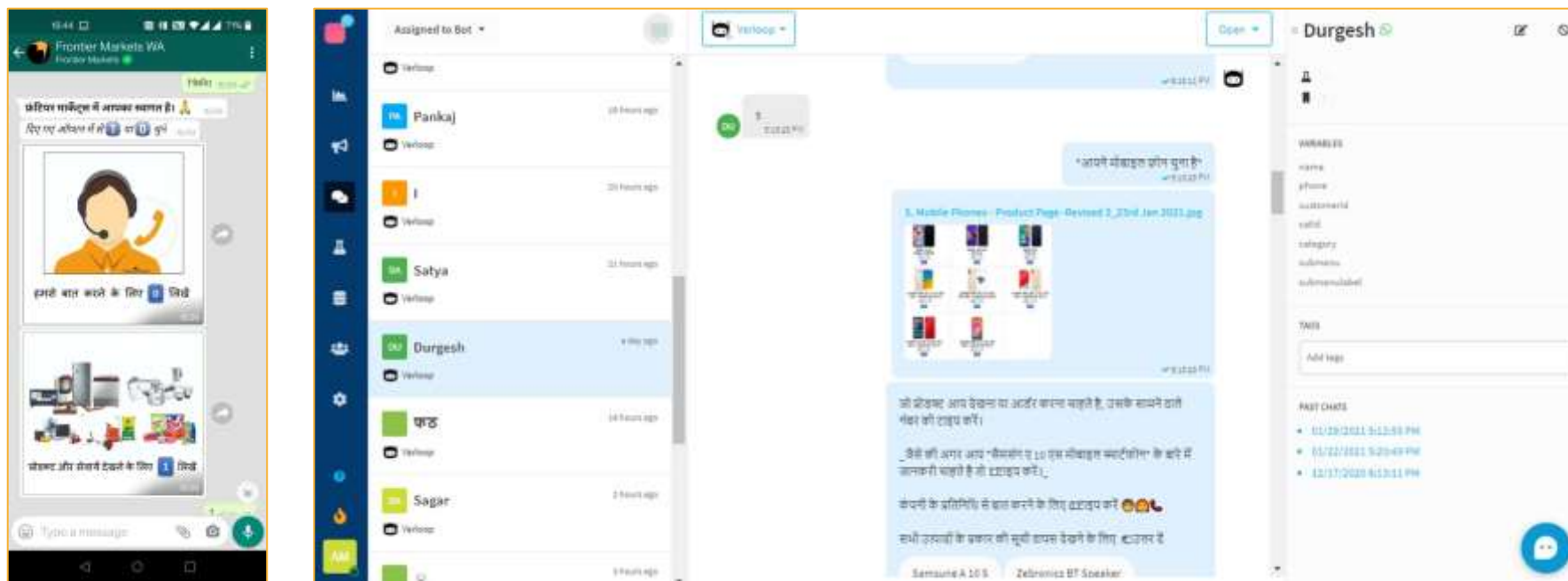
Platform: CRM
Objective

To generate sales orders, assign to the relevant TM for delivery, tracking the deliveries and cash transactions/online payments as well as checking the status of the order (whether approved/rejected/hold)

Information Collected & Tracked

1. Customer Name, contact details, Order details
2. Date of order, delivery, cash deposit
3. Whether approved/rejected/On Hold

Frontier Markets uses **Whatsapp for Business** to reach, onboard and engage with new and existing customers by collecting data, capturing insights about the customer and their product needs



- FM leverages its Whatsapp for Business digital platform to chat on a real-time basis with its customers
- The data and chats are reviewed by teams regularly to track and understand customer purchase behavior and also close the loop by providing them with the right products at the right time



SHE LEADS BHARAT

She-Leads Bharat

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She Leads Bharat

She Leads Bharat (SLB) - a wholistic shared action initiative through which corporations, NGOs, governments, funders, and investors work together to create long-term income opportunities for rural women and their communities.

About She Leads Bharat

Incubated by Frontier Markets, the initiative holds at its core a blueprint for building thriving, future-proof rural markets that combines the power of women entrepreneurship, technology, and collaborative action.

Collaborators in She Leads Bharat envision net positive, inclusive, and sustainable rural markets in India - built with, through & for women, their households, and communities.

Its overarching goal: Onboard 1 million rural women as entrepreneurs (Sahelis) and serve 100 million Indian rural households with essential, quality solutions by 2030.

Its mission: Build thriving, future-proof rural markets and communities by elevating women as vital drivers of social and economic development

She Leads Bharat Sub-Brands

Between now and 2030, Frontier Markets and its She Leads Bharat partners will be on a path to collectively elevate India's rural women as digital entrepreneurs in at least three key market domains: Financial inclusion, Inclusive Climate Solutions, and Inclusive Health & Wellbeing. She Leads Bharat : Udyam is the first domain to launch officially with the launch of She Leads Bharat : Inclusive Climate Solutions expected to launch at COP'28 in November of this year.



She Leads Bharat



Its overarching goal: Onboard 1 million rural women as entrepreneurs (Sahelis) and serve 100 million Indian rural households with essential, quality solutions by 2030.

SLB was designed to serve as a collaborative platform upon which market actors can strengthen their own offerings, yet join forces to gather the insights and firing power required transform rural markets at the scale and speed our times require.

Whilst adjustments to our She Leads Bharat impact blueprint will be required, each of the She Leads Bharat initiatives broadly follows a 4-pronged approach or impact model:

- (1) Insight: Foster continuous learning through FM's open data tech platform, its network of 35k+ digital women gig workers and entrepreneurs (its 'Sahelis'), research & learning sessions
- (2) Solutions: Fast-track rural access to essential, high-quality solutions through shared discovery, design, demonstration, and delivery of quality solutions with our partners
- (3) GTM & Delivery: Improve the individual & shared "social return on investment" (SROI) of participating organizations through smart, collaborative, "blended" value chain and 'go-to-market' design and delivery
- (4) Systems Change: Over time, remove structural barriers to rural transformation a.o. through shared advocacy and awareness raising

She Leads Bharat is being developed as a non-profit seeking initiative. The initiators are committed to adhere to global commons guidelines where feasible. Capital raised in support of She Leads Bharat will be managed by Frontier Innovations - a US-based 501c3 - via a dedicated She Leads Impact Fund. The Fund will be designed to receive both impact investment and philanthropic capital.

She-Leads Bharat is a collective of organizations ready to invest in rural women as drivers of social and economic development in India



Mission

Build thriving rural communities by elevating women as vital drivers of social and economic development



2030 Goals

1 Million women entrepreneurs earning > living wage

100 Million rural households with access to vital products & services

\$1 Billion in capital unlocked through 100Mn in giving

About the initiative

'She-Leads Bharat' (SLB) is a coalition of partners from civil society, government, market-based service providers, and impact investors coming together on a common platform to create long-term income opportunities for rural women and their communities.

The initiative leverages the strengths of each partner's proven reach, scale and experience in helping women's networks access skilling, capital, entrepreneurial opportunities, and infrastructure to drive a collective approach to create women entrepreneurs on a technology platform called Meri Saheli.

The platform operates as a blueprint for all regions and states to replicate initiatives globally paving the path for women leaders to be drivers of impact at scale

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Frontier Markets®

She-Leads Bharat: A Fair, Sustainable, Future- proof Agenda and Platform



Grounded in viable, fair, bottom-up economics, as well as our tested, scaling and living data tech platform, “Meri Saheli,” **She-Leads Bharat** provides an inclusive, high growth, and sustainable model to achieve impact at scale



FAIR & INCLUSIVE

Using deep customer data and input from Sahelis, all products and services offered through the platform are designed to **address actual rural household needs** at affordable price levels.

Income generated off our model **benefits all across the value chain**: A Saheli on average increases her monthly income from \$0 to \$150, raising her independence.

HIGH GROWTH

Our operational technology platform as well as our tested, unique, and rapidly growing network of Saheli's allow us to scale quickly.

Our proven success in 3 states and a growing set of public and ecosystem partners make rapid expansion of our footprint doable. With a pipeline of partners and state governments ready to join.

SUSTAINABLE

While philanthropy is essential to scale and meet rural needs fast, our Meri-Saheli solution is designed to be self-sufficient in the long run.

Earn back time on each onboarded Saheli is 12 months, with instant revenues being generated from customer data and sales commissions. Other revenue sources include go-to-market-support, etc.

Help unlock 10X of investments in working capital to support the platform of women via government commitments to support women entrepreneurs

By 2030, SLB partners join forces to unlock access to vital solutions and economic opportunity for rural households by investing in women



Challenge

<20%

Rural women engaged in formal economic activities²

80%

Share of all Job losses accounted for by women in the informal sector³

800_{MN}

Rural Population with limited access to relevant products and services¹

I | Gender Economic Opportunity

Create economic opportunity by supporting **1 million rural women entrepreneurs**, Saheli's, to be digitally enabled and supply chain ready



II | Rural Market Access

Provide access to quality products & services for **100 million rural households** that address their daily challenges

III | She-Leads Bharat Ecosystem

Mobilize a **community of partners and supporters** who stand by, learn about, and support rural women entrepreneurs and jointly unlock \$1Bn in capital by **jointly investing \$ 100Mn** (multiple: 1:10- 1\$/Household reached)

Our 2030 goals

By 2030, we strive to impact 1Mn women entrepreneurs, 100Mn rural households, and achieve 10 distinct outcomes in support of 3 core goals:



Mission

Build thriving rural communities by elevating women as vital drivers of social and economic development

3 Goals

I | Gender

Economic Opportunity

Create economic opportunity by supporting **1 million rural women entrepreneurs**, Saheli's, to be digitally enabled and supply chain ready

II | Rural

Market Access

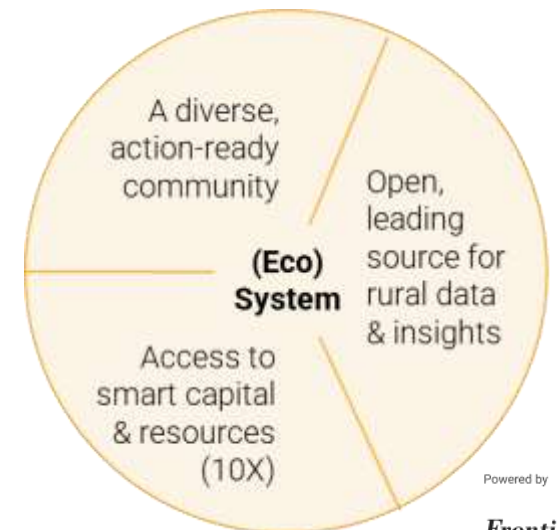
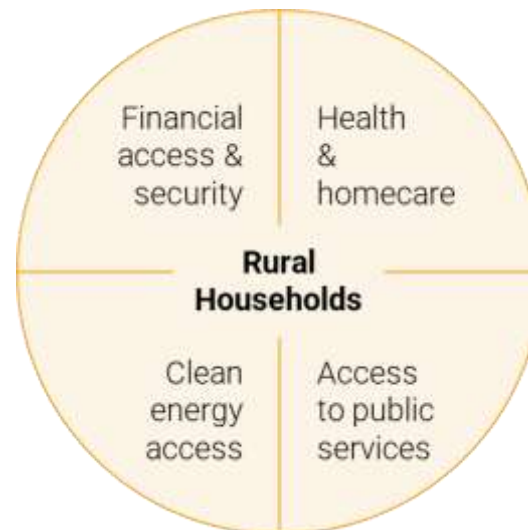
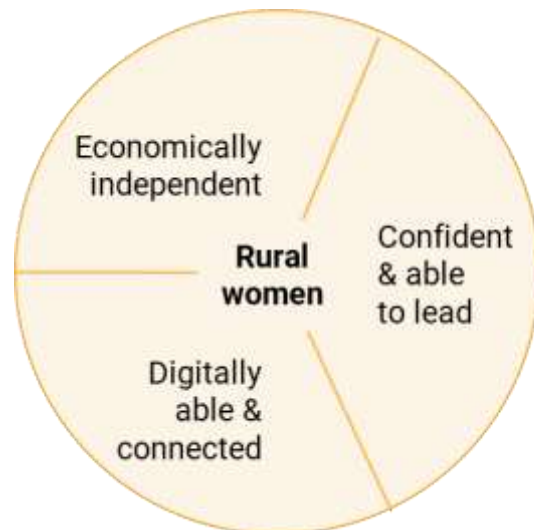
Provide access to quality products & services for **100 million rural households** that address their daily challenges

III | She-Leads Bharat

Ecosystem

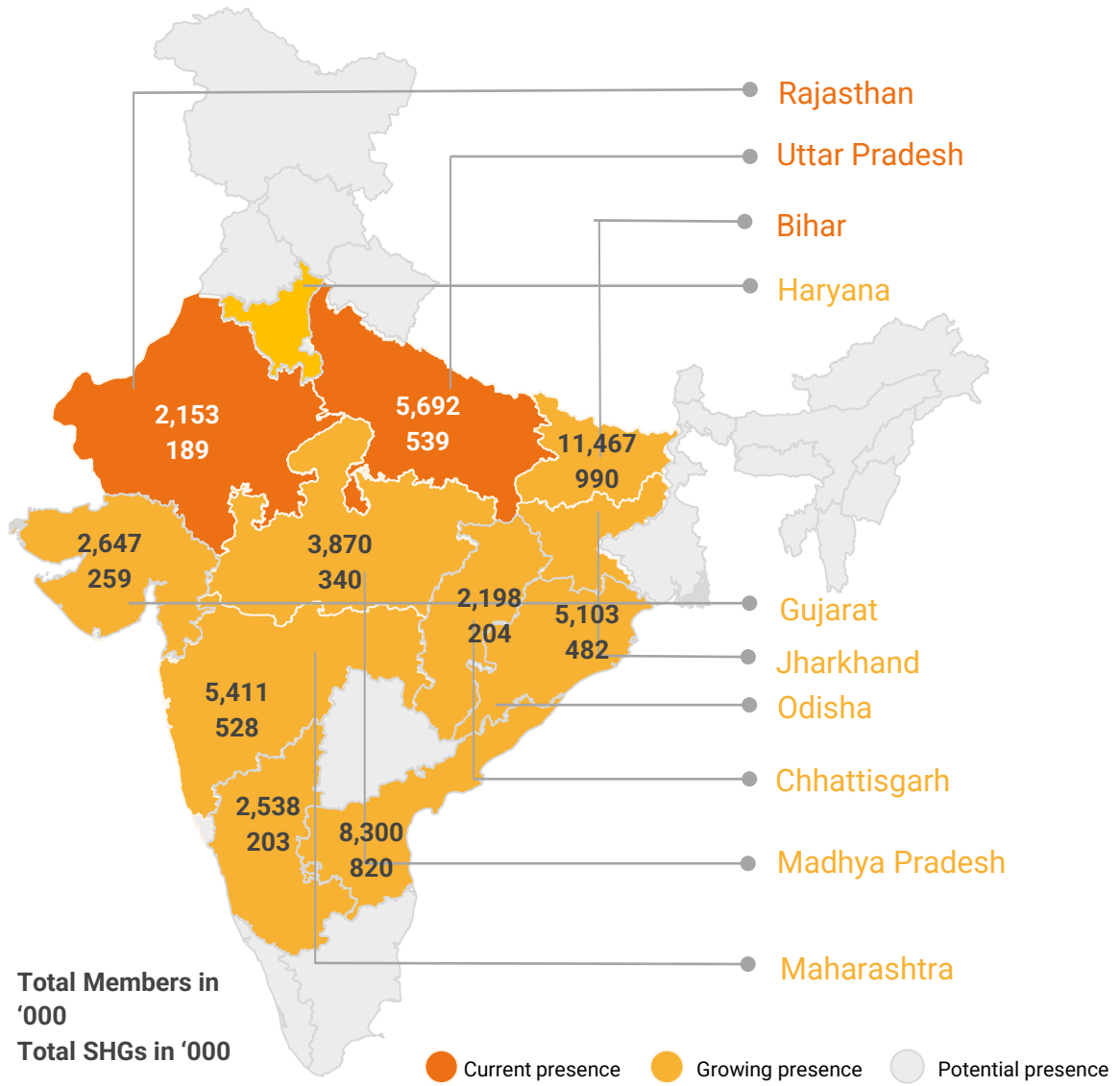
Mobilize **a community of partners and supporters** who jointly stand by, learn about, and support rural women entrepreneurs, unlocking \$1Bn

10 Outcomes



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Scale Proven: Invest in expansion of Saheli network to collect larger needs assessment data to connect more rural households to high impact solutions at their doorsteps ie. agri, climate, financial solutions



State Level Rural Livelihood Mission



Leveraging existing network of **Self Help Groups (SHGs)** to expand proven model in Rajasthan, Bihar and Uttar Pradesh

Key Milestones and Achievements

- Establish NGO partnerships
- Build partner capabilities in recruiting, training, and handholding of local rural women micro-entrepreneurs
- Develop Standard Operating Procedures (SOPs) across all functions to enable effective end-to-end partner delivery
- Conduct partner convenings and training sessions
- Transfer technology, methodology and market-based model to partners to reach a larger level of scale

Cover 25K villages and to serve 5Mn women in 3 years



	Units	Mar-21	Mar-22	Mar-23	Mar-24	Mar-25	Mar-26
Total Households Reached	No.	540K	750K	1,250K	1,550K	2,500K	5,000K
No. of Total Sahelis	No.	10,800	15,000	25,000	30,000	50,000	100,000
No. of Cumulative Hubs	No.	9	13	20	25	42	83
No. of Villages covered	No.	2700	3750	6,250	7,500	12,500	25,000

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Operating Model: Establishing a strong foundation of women entrepreneurs, supply chain, and sales activities within 16 months to sustain model (20K)



Project Timelines																
Activities	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	M13	M14	M15	M16
Geography Mapping & NGO Field Manpower onboarding (training)	Active	Active	Active	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed
Identification & Recruitment of Saral Jeevan Sahelis	Completed	Completed	Active	Active	Active	Active	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed	Completed
Training & Handholding of Sahelis	Completed	Completed	Active	Active	Active	Active	Active	Active	Active	Active	Active	Completed	Completed	Completed	Completed	Completed
Branch & Warehouse operations & Sales activities management	Completed	Completed	Completed	Active	Active	Active	Active	Active	Active	Active	Active	Active	Active	Active	Active	Active

Outputs	Outcomes	Impact Indicators
<ul style="list-style-type: none"> Number of SHGs engaged Number of rural women identified Number of Sahelis onboarded on e-commerce app Number of Saheli trainings conducted & Sahelis Trained Number of rural households reached Number of High impact Product Sold 	<ul style="list-style-type: none"> % improvement in knowledge of sales/ business skills, digital literacy skills and communication skills % growth in 2-year annual income of Sahelis % of customers who use FM's products for income generating activities % increase in participation of women in local governance 	<ul style="list-style-type: none"> Women are recognized as leaders for economic development & influencers in community Rural Communities are equitable & inclusive for women. Rural Market are seen as resilient market place & viable for economic development Rural Communities are seen as dignified customers & not just as beneficiaries